

Top Agent Insights for New Year 2023

Seller's market dissipates as buyers gain control

Homeowners renovate to delay selling

Retirees throw their moving plans out the window

First-time buyers go to great lengths to land a home

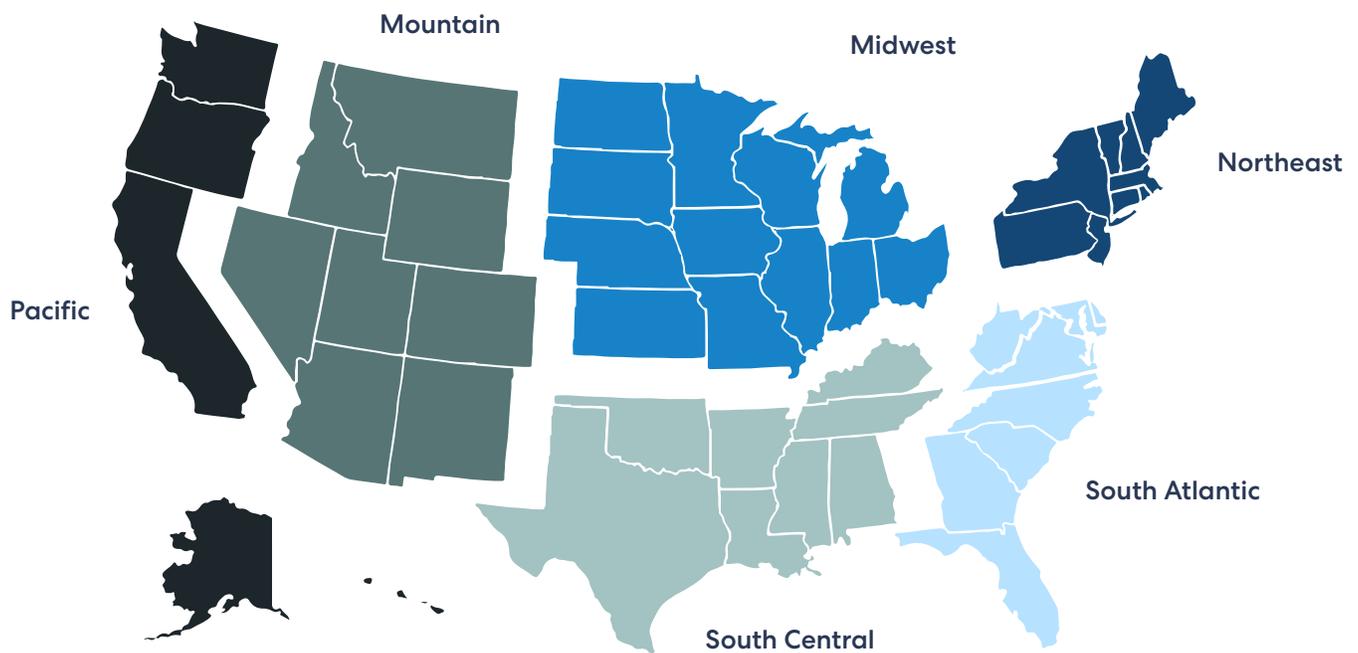


About This Survey

HomeLight's Top Agent Insights report for New Year 2023 was fielded between October 29 through November 9, 2022 in an online poll of 1,031 top real estate agents across the country. Agents were selected to participate in the survey based on the [same performance data](#) HomeLight uses to identify top real estate agents for over a million homebuyers and sellers nationwide.

Survey data for previous quarters can be accessed at the links below:

- [Q3 2022: Market Rebalance Underway](#)
- [Q2 2022: Real Estate, Inflation, and Higher Interest Rates](#)
- [Q1 2022: Cost Barriers Mount](#)
- [Q4 2021: More Cash Offers Than Ever](#)
- [2022 Market Preview](#)
- [Q3 2021: Bidding Wars Retreat](#)
- [Q2 2021: Housing Market Hits Fatigue](#)
- [Q1 2021: Seller's Market Sizzles Across the U.S.](#)
- [Q4 2020: New Year Off to Strong Start for Housing](#)
- [Q3 2020: Pandemic Spurs Home Buying Rush](#)
- [Q2 2020: Real Estate's Coronavirus Comeback](#)
- [Q1 2020: Coronavirus Chills Spring Housing Market](#)
- [Q4 2019: Don't Sludge Through Your Winter Sale](#)
- [Q3 2019: Tackle Fall Maintenance and Sell in the Off Season](#)
- [Q2 2019: Amp Up Your Curb Appeal](#)
- [Q1 2019: Spring Selling Tips and Staging Secrets](#)



Pacific:

Alaska
California
Hawaii
Oregon
Washington state

Mountain:

Arizona
Colorado
Idaho
Montana
Nevada
New Mexico
Utah
Wyoming

Midwest:

Illinois
Indiana
Michigan
Ohio
Wisconsin
Iowa
Kansas
Minnesota
Missouri
Nebraska
North Dakota
South Dakota

South Central:

Alabama
Kentucky
Mississippi
Tennessee
Arkansas
Louisiana
Oklahoma
Texas

Northeast:

Connecticut
Maine
Massachusetts
New Hampshire
Rhode Island
Vermont
New Jersey
New York
Pennsylvania

South Atlantic:

Delaware
Florida
Georgia
Maryland
North Carolina
South Carolina
Virginia
West Virginia
Washington D.C.

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**Housing market swings
rapidly away from
sellers, but it isn't a
buyer's dream**

An abrupt spike in interest rates has hit U.S. real estate like a blast of cold air. As a result, the fourth quarter feels abnormally sluggish — even for housing’s slow season — and especially in comparison to how the market was behaving earlier in the year.

So how did we get here?

Before the pandemic, the **median price** for an existing home in the U.S. was \$266,300. In June 2022, that figure had **ballooned to \$413,800** due to the cheap cost of borrowing and immense broadening of remote work. Alongside housing, inflation in other sectors including food, transportation, and raw materials reached levels not seen in **four decades**.

Having risen rapidly over the past few years, home prices have cooled to around \$380,000 since their summer peak. But rising interest **rates**, triggered by the Federal Reserve to help bring inflation under control, are offsetting the affordability gains buyers have made with lower prices.

While the heyday for sellers appears to be in the rearview mirror, it’s not necessarily a great time to be a buyer, either. The November dip in **mortgage rates** so far hasn’t been enticing enough to meaningfully **reignite demand**.

What do the nation’s leading real estate experts make of this unusual time for real estate, and how are buyers and sellers adapting their expectations and behaviors?

To find out, HomeLight surveyed over 1,000 top real estate agents across the country to understand how these headwinds are reshaping the real estate market in the fourth quarter and beyond. In this chapter, we focus on wrapping up 2022 market trends to set the stage for what we’ll cover in chapters two and three: housing predictions for the new year.

Retreat of the seller’s market

Agents are reporting a rapid shift in the market. Just six months ago in Q2 2022, 95% of agents surveyed by HomeLight characterized their market as a seller’s market. In Q3, that number had declined to 51%, and in Q4 it fell further to just 30% of agents.



Buyers are beginning to see more favorable conditions when it comes to pricing and competition for homes as the market continues to rebalance. In Q4 2022, 23% of agents characterized their market as a buyer’s market, up from 10% in Q3. This is in sharp contrast to the hot market that prevailed from 2020 to mid-2022, when agents consistently reported buyer’s markets at a rate of only 1%-2%.

Signs of a balancing market

The market shift is showing up in a number of ways, according to the agents we surveyed. For example, 64% of agents say that most homes in their market are not getting multiple bids. Indeed, 98% report that bidding wars in their market were either unheard of or on the decline as of Q4 2022. This mirrors a trend that began in Q3 and represents a sharp break from the conditions of Q2, when half of agents surveyed by HomeLight reported that bidding wars in their market were common or on the rise.

Other indicators also illustrate the dramatic end to the recent seller's market. Nearly all agents we surveyed — 95% — report that the average days on market for listings in their area is increasing.

But with houses retaining much of their staggering equity gains and interest rates compounding the issue of affordability, the situation isn't a buyer's paradise.

"The most notable trend I've noticed is the decrease of buyer interest. They seem to be holding back — due to interest rates — but as important is the frustration they feel with the escalated seller's market they've experienced since 2020. It's a 'Let's wait and see what the market does in 2023,' for many buyers and sellers alike," says [Angela Mancinone](#), a top agent in Wilbraham, Massachusetts, near Springfield. Indeed, 52% of surveyed agents report that open houses have become less crowded.

This sentiment is echoed by [Cesi Pagano](#), a top agent in Los Angeles, California: "I believe prices may hold for the most part. To date, we are only seeing the overpriced homes come down in price to market value. If there is a correction, we may see a maximum of 5%-10% due to low inventory."

Buyers are pulling — and pushing — back

Although some buyers have dropped out or hit pause in response to the challenges of today's market, those that remain active participants are taking advantage of their newfound leverage, our survey finds.

Both buyers and sellers are adjusting to the new normal. According to [Monica Acevedo](#), a top agent in McAllen, Texas: "Sellers are not realistic in pricing their homes — they want last year's prices. But buyers are in denial about their rates, wanting last year's mortgage interest rates."

For example, 53% of agents say that an increasing number of buyers are pushing back on inspection items, up from 30% in Q2. 77% of agents are reporting that contingencies are coming back, and that buyers are less likely to waive them. This is up from 30% in Q2. With less competition, 51% of agents say that buyers are able to make fewer offers on homes, compared to 39% of agents reporting this in Q3 and 23% in Q2.

The changes haven't been easy on sellers.



“The market is finally shifting to a normalized market, however, that transition is difficult for the newer sellers who only know what home prices have done since 2020. Many sellers are going to see slightly longer days on the market as they pass up those initial offers with contingencies or concessions, as they wait for full-price offers or cash offers,” says [David Moyer](#), a top real estate agent in Dayton, Ohio. “It’s up to us as professional agents to set the expectations with your clients and keep them informed of what the market is doing.”

Because of the rapid shift in the market, 32% of agents surveyed say that sellers are now revisiting offers they had previously declined from buyers, up from 27% in Q3.

Cash offers are declining, but cash purchases aren’t

Thirty-seven percent of agents we surveyed in Q4 2022 said that the number of cash offers in their market was decreasing compared to the previous quarter, while 15% have seen the number of cash offers increase.

According to the National Association of Realtors, the percentage of buyers who actually paid with all cash versus using a mortgage [rose slightly](#) in October 2022, indicating that cash is far from dead despite cooling market competition as interest rates make financing a purchase less attractive.

“We still have a strong cash buyer’s market and first-time buyers who need financing are getting very frustrated,” says [Erica Ramus](#), a top agent in Reading, Pennsylvania. “They are losing out to all-cash buyers repeatedly, as sellers choose the cash buyers over buyers financing their home purchases. Young people just don’t have the cash to purchase outright and are losing out repeatedly.”

‘Date the rate, marry the house’

It’s an old saying among agents, to “date the rate and marry the house,” but agents point out that even today’s elevated interest rates may be preferable to rent in some circumstances.



“All buyers need to look at their situations,” advises top Baltimore-area agent [Tony Zowd](#). “If you are currently renting, you are effectively paying a 100% interest rate. If you can buy, even at a 10% interest rate, it’s better to pay your own mortgage and build equity in your home instead of someone else’s.”

In fact, 32% of surveyed agents believe that first-time buyers will find even these higher rates tolerable compared to the cost of rent, which is [up 18%](#) on average over the past five years.

Despite the challenging environment, agents are reporting that even first-time buyers — who have recently made an [average down payment](#) of just 7% — are, to a degree, pressing ahead. While 52% of agents are reporting that first-time buyers are delaying their plans to buy, 26% say first-time buyers will forge ahead and plan to refinance.

The central challenge of affordability

The extremes displayed by the U.S. housing market in recent years will continue to have consequences moving forward.

“I expect that inventory is not going to increase as it should based on the rate hikes because there are too many homeowners that refinanced or bought when mortgage rates were at or around 3%,” says [Gia Freer](#), a top agent in Boca Raton, Florida. “The current increase in interest rates poses a problem for many buyers, who can now no longer afford to purchase” with both prices and rates so high.

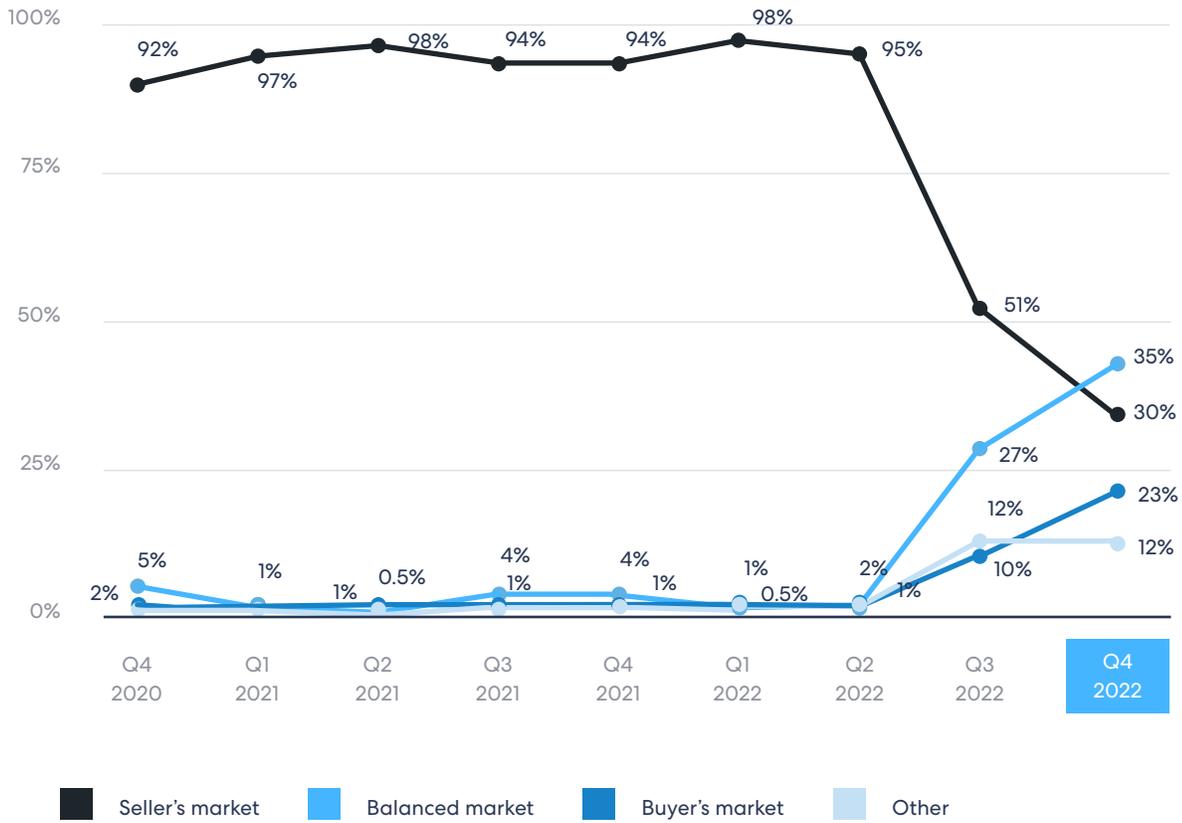


Buyers in search of a home within a market's lowest price tier may be at the biggest disadvantage, with competition remaining elevated for starter homes. [Shaunna Overman](#), a top agent in Greensboro, North Carolina, expects to see “increasing inventory, declining prices, and need-to-move sales versus want-to-move sales. In our market, multiple-offer situations are common for starter homes even though prices are declining in all other price points.”

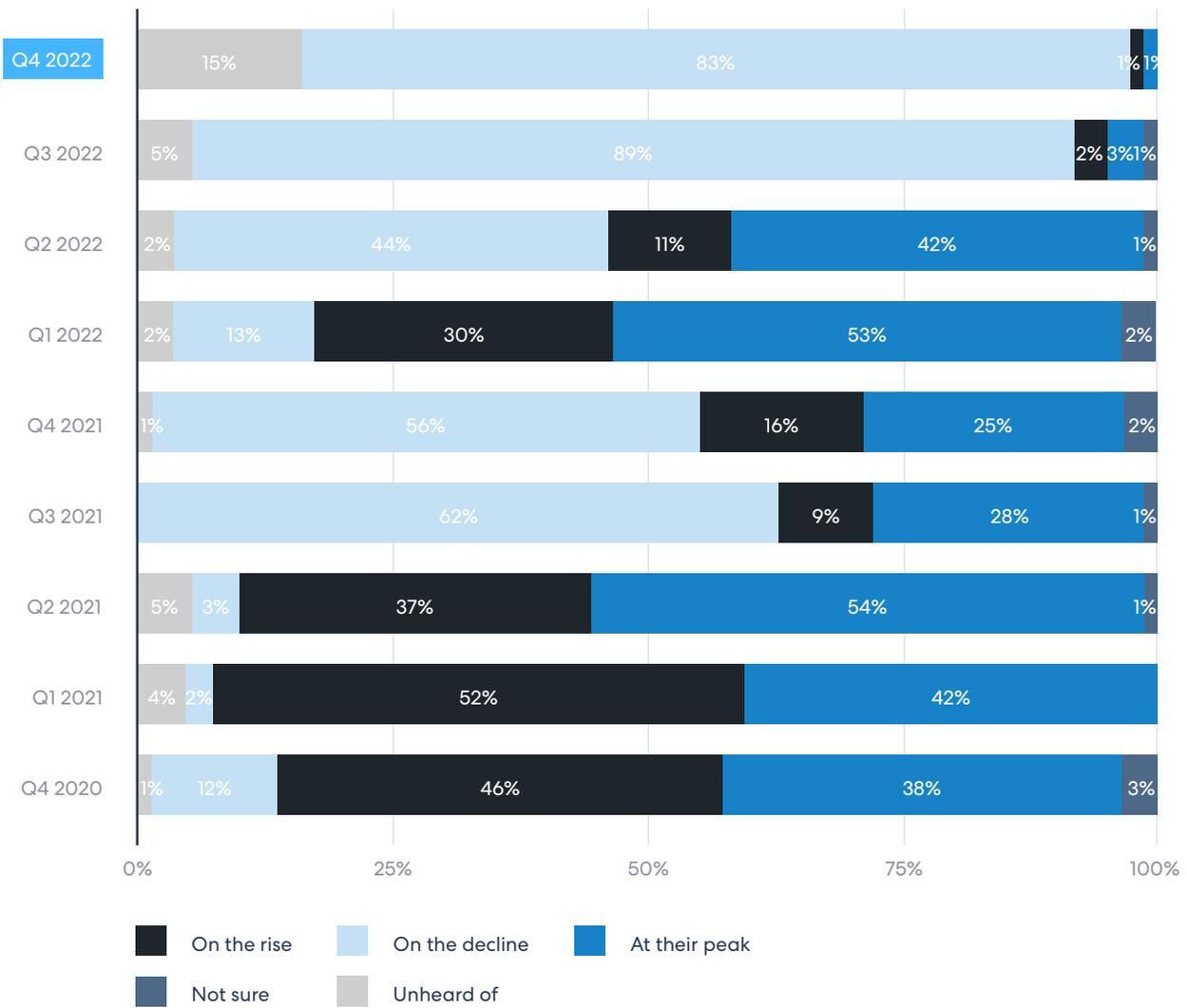
As the whirlwind year 2022 winds down, some form of a more balanced market appears to be in the offing for 2023. Yet the peculiar dynamics of the current situation will mean continuing difficulty for buyers

and sellers alike. In the following chapters, we dive deeper into HomeLight agents' expert insights for what lies ahead.

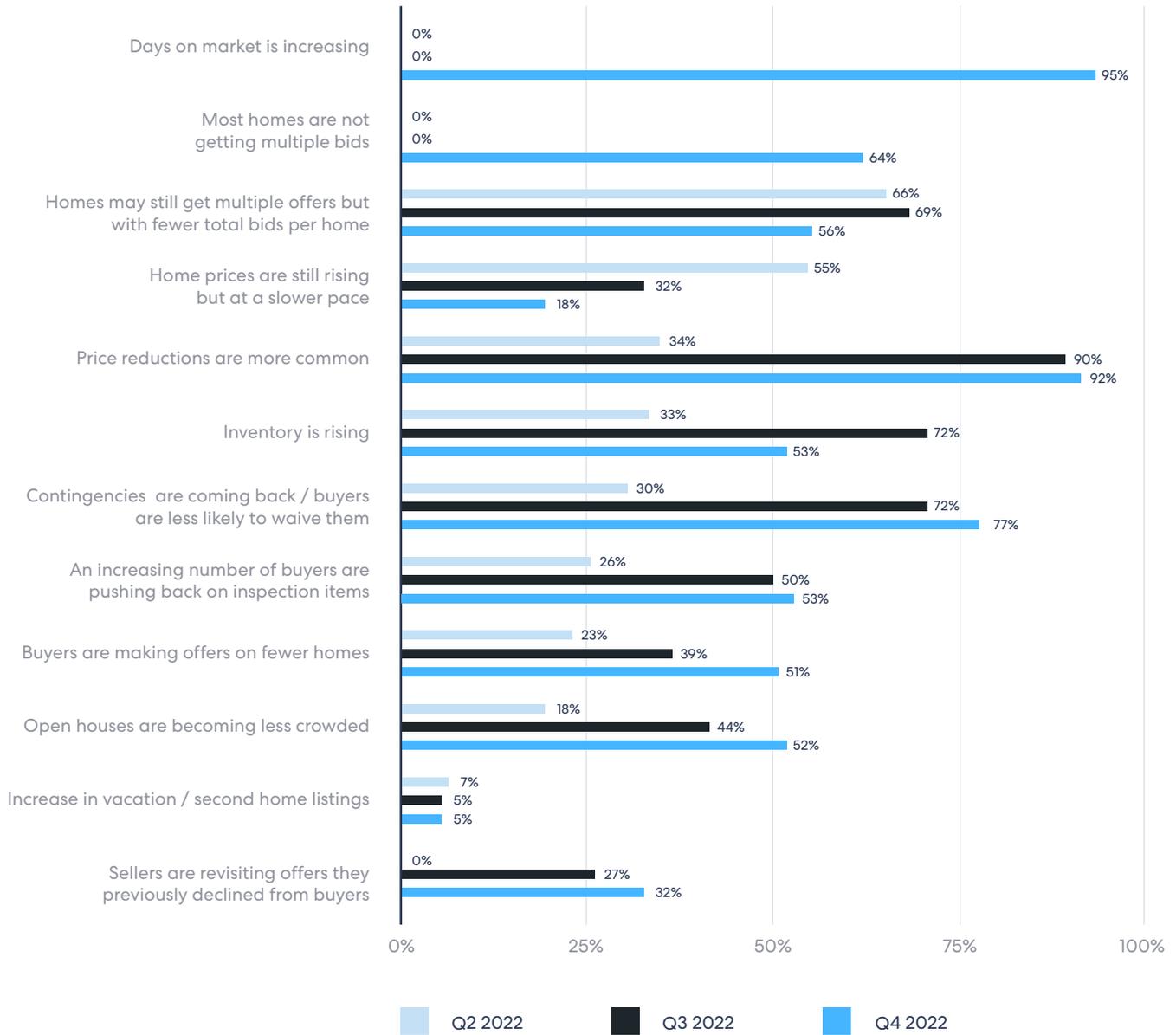
How are real estate agents describing local housing market conditions?



Bidding wars in my market are:



Which of the following **trends** are you seeing in your market? Check all that apply.



Affordability crunch and economic uncertainty will test real estate in 2023

The year ahead for the U.S. housing market will depend on an array of factors, and how they interact will be difficult to discern from a distance. To start, the housing market is especially sensitive to interest rates. The Federal Reserve is **expected to raise** its interest rate to 4.25%–4.5% by the end of 2022 and projects that **rates at the end of 2023** could be slightly higher before being relaxed in 2024.

Inflation will also play a key role. Goldman Sachs **projects** that inflation, the target of the Fed's rate increases, will decrease substantially by the end of next year, with the core rate declining from 5.1% in November 2022 to 2.9% by the end of 2023.

Unemployment is **expected** to rise to 4.4% in 2023, from a median rate in 2022 of 3.8%. While the U.S. economy **returned** to growth in Q3 2022 after two consecutive quarters of contraction, many **economists** see a significant likelihood of a national recession in 2023, while the International Monetary Fund anticipates **significant declines** in growth globally.

These and other factors will all shape the real estate market in 2023.



As described in Chapter 1, homes in the U.S. have largely held on to their dramatic gains in value — so far. Looking ahead, Goldman Sachs predicts a **5%-10%** drop in home prices from their peak. Morgan

Stanley sees a similar decline, at **7%**. These drops would not be enough to erase all of the gains in value over the last few years, however.

Given these challenges, how do top agents view the next year? What's ahead for buyers and sellers? Where will competition for homes decline the most and for whom? Next we explore 7 trends likely to shape the 2023 housing market.

1. Power balance will shift to buyers

Agents, by and large, predict that the market shifts observed over the last two quarters will continue as we enter the new year. **Sandra Rathe**, a top real estate agent in the Miami-Ft. Lauderdale area and HomeLight Elite agent, summarizes the basic dynamic: “We are seeing inventory on the rise, days on market on the rise, and price reductions on the rise. Sales prices have continued to hold on but have stopped rising. I anticipate these trends will continue into 2023.”

Overall, 45% of top agents surveyed are predicting a balanced market in their area, while 34% predict a buyer's market. Only 12% think they will see a seller's market in the communities they serve.

2. Formerly hot markets will cool down the fastest

Those figures represent a national snapshot, but housing markets always have local variation. Agents are most likely to predict seller's markets in the Midwest region, with 21% of agents there seeing continued advantages for sellers, and in the Northeast, where 16% of agents predict a seller's market.

Agents also predict that buyers will gain the most advantage in areas of the country that were already

expensive prior to the pandemic or that saw a sharp rise in housing prices as remote workers flocked in. 46% of agents in the Pacific region and 45% of agents in the Mountain region predict a buyer's market for 2023.

At the state level, agents from California and Florida are predicting particularly dramatic shifts favoring buyers. In each state, 51% of agents predict a buyer's market next year.

3. Lower-priced homes and markets will remain competitive

While the projected decline of home prices in 2023 may ease housing affordability overall, agents do not expect significant relief for buyers looking in the most affordable segments of the market. In fact, survey data shows that the more expensive a market is, the more likely that agents predict a buyer's market for 2023.

Here's a price category breakdown of agents who anticipate a buyer's market in 2023:

- 42% of agents in the highest-priced markets (median home values over \$1 million)
- 49% of agents (median home prices \$750,000-\$1,000,000)
- 39% of agents (median home prices \$500,000-\$750,000)
- 31% of agents (median home prices \$251,000-\$500,000)

And in the most affordable markets, where median home prices are less than \$250,000, only 25% of agents predict a buyer's market in the new year — nine percentage points below the national average, according to survey data.

“We are already seeing a glut of luxury homes,” reports [Robynne Whitaker](#), a top agent in Medford,

Oregon. “Mid-priced homes are continuing to sell, but must be in top shape and well priced, otherwise they'll sit on the market. Lower-priced homes are still a competitive niche, as first-time buyers compete with investors. More buyers are looking for homes with ADUs or in-law apartments for extended family or to help with mortgage costs.”

4. The supply of move-up homes will increase the most

Agents also predict that certain classes of homes will see disproportionately higher inventory during the market slowdown. Asked to select all options that applied, 48% of agents said that inventory would increase the most for larger or move-up single-family homes. Given elevated mortgage interest rates, buyers are naturally downsizing their expectations (see Chapter 3 for an in-depth look at how agents say first-time homebuyers are coping with a challenging market in 2023).



In a discouraging sign both for developers and for the long-term prospects of housing affordability, 37% of agents thought that inventory would increase the most for new construction homes.

“New build developers are beginning to offer incentives to buyers like they did a few years back,”

reports [Susan Chipman](#), a top agent in Huntsville, Alabama. “Sellers are wanting to move either to downsize or size up, but interest rates are making it difficult to keep house payments manageable.”

Finally, 36% of agents thought that inventory in their market would increase the most for starter homes, as first-time buyers continue to face high mortgage interest rates.

5. Would-be sellers will renovate rather than move

Given the expected shifts in real estate, it’s not surprising that many sellers would opt to wait out a disadvantageous market, if they can. However, the exceptional rise in home equity over the past few years has opened up other possibilities that homeowners might opt for.

“I believe many will stay and upgrade their home rather than buy in order to upgrade. This will be due to rising interest rates compared to the value they currently have locked in with their existing home. In 2023, the majority of sellers and buyers will be due to job relocation — people that have to move.”



Raylene Lewis

HomeLight Elite Agent in
College Station, Texas

Nearly two-thirds (62%) of the agents surveyed agreed that would-be sellers would delay their plans to sell and opt to remain in their current homes.

Some even predict that homeowners will look for

ways to adapt their homes for their future housing needs, thanks to market challenges.



The agent home adaptation forecasts include:

- 38% predict that homeowners will use their equity to finance home upgrades
- 24% predict that owners will build additions in order to avoid selling
- 17% predict that owners will convert rooms (such as a family room into a bedroom or a bedroom into a home office) in order to adapt their current homes to their needs

Mindful of increasing costs thanks to inflation, 29% of agents predict that homeowners will delay major home improvements to save money.

For others, locking in their equity gains by selling may be more important, and 34% of agents thought homeowners would seek to sell and cash out before prices drop further in 2023. Those sellers will face a more challenging environment, however, reports [Claire-Anne Aikman](#), a top agent near Indianapolis, Indiana.

“Seller enticements have started to creep back in,” she explains. “Sellers are also offering to buy down points. Open houses are becoming the norm again. Buyers

are bringing back standards and expectations. Prices will remain high but properties will need to better demonstrate their worth.”

6. Remote workers will migrate to affordable markets

A major trend affecting the housing market during the pandemic was the [rise in remote work](#). Even as the pandemic recedes in prominence, the trend appears to be a [stable and enduring shift](#) in how Americans work.

Because remote work allows people to live where they want, remote workers have unique flexibility in responding to market shifts.

Heading into 2023, surveyed agents anticipate the following remote worker trends:

- 30% predict their area will see a decrease in remote workers moving there compared to 2022
- 46% said it would be about the same
- 14% predict an increase

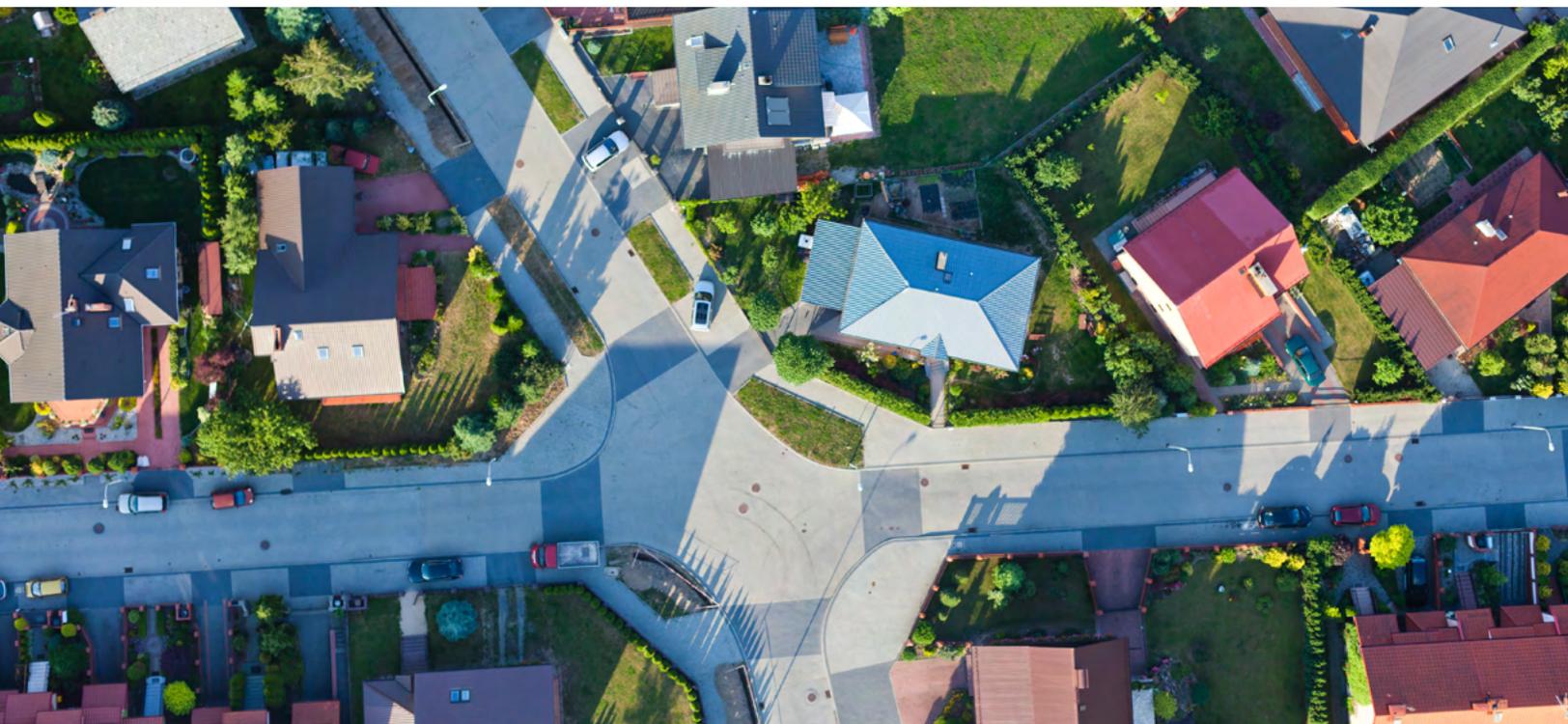
As with other aspects of the 2023 market, these shifts are not evenly spread through the U.S. Agents in the Pacific region were the most pessimistic about remote workers moving in, with 45% predicting a [decrease](#).

Some agents in the South Central (21%) and Mountain regions (18%) were more optimistic about an increase in remote workers in 2023, though many agents in the Mountain region (38%) disagreed, predicting instead a decrease in remote workers.

As a market becomes more expensive, the more likely it is that agents will predict a decrease in remote workers moving to their area. In markets where the median home price is \$250,000 and under, 19% of agents predict a decrease in remote workers, but in markets with homes priced over \$1 million, 56% of agents predict a decline in remote workers.

7. Bright kitchens and luxurious bathrooms will attract buyers

Trends in home design are always evolving. Renovation activity will play an important role in the new year, whether it's for homeowners investing in upgrades, sellers needing to make their house



stand out to attract buyers, and of course for buyers in a position to be more discerning than in recent years.

“Sellers are upgrading the kitchen, bathrooms, flooring, and paint. They understand many of today’s buyers are looking for homes that don’t need work,” reports top Chicago agent [Courtney Monaco](#). “Buyers are utilizing the market shift to be more selective, and ready-to-go homes are the ones still selling for top dollar. Experienced agents can properly advise which upgrades are worthwhile prior to selling your home.”



When asked to check all that apply, here are what agents say will be the top kitchen and bathroom trends for 2023:

Top kitchen upgrades agents expect to be popular with buyers:

Upgrade	Percentage of agents who say this will be a sought-after kitchen feature
Open concept kitchen with family room	57%
Kitchen island	52%
Stainless steel appliances	44%
Energy-efficient appliances	41%
Ample drawer and cabinet storage	41%
Walk-in pantry	37%
Smart appliances	37%
Eye-catching or designer backsplash	37%
Under-cabinet lighting	22%

Notably, the popularity of energy-efficient features is remaining steady. In [Summer 2022](#), 48% of agents reported buyers prioritizing energy-efficiency features in homes (though these go beyond just appliances and can include more significant features). In a possible sign that people are spending less time stuck at home, buyer interest in walk-in pantries declined significantly from two years ago, when 62%

of agents reported large pantries as a desirable feature in their market (compared to 37% in Q4 2022).

In addition, while the blossoming of remote work may have caused friction with the popularity of open-concept homes, our survey results find that buyers today still prefer their kitchen to blend seamlessly with the family room.

Agents reporting buyers being most excited for these kitchen design elements in 2023:

Design element	Percentage of agents who say buyers will be excited for these design features
Light or calming color palettes	43%
White color scheme	41%
Mixed materials	30%
Gray or greige palette	29%
Earthy tones	24%
Light wood	21%
Black or matte black	14%
Deep or bold colors	14%

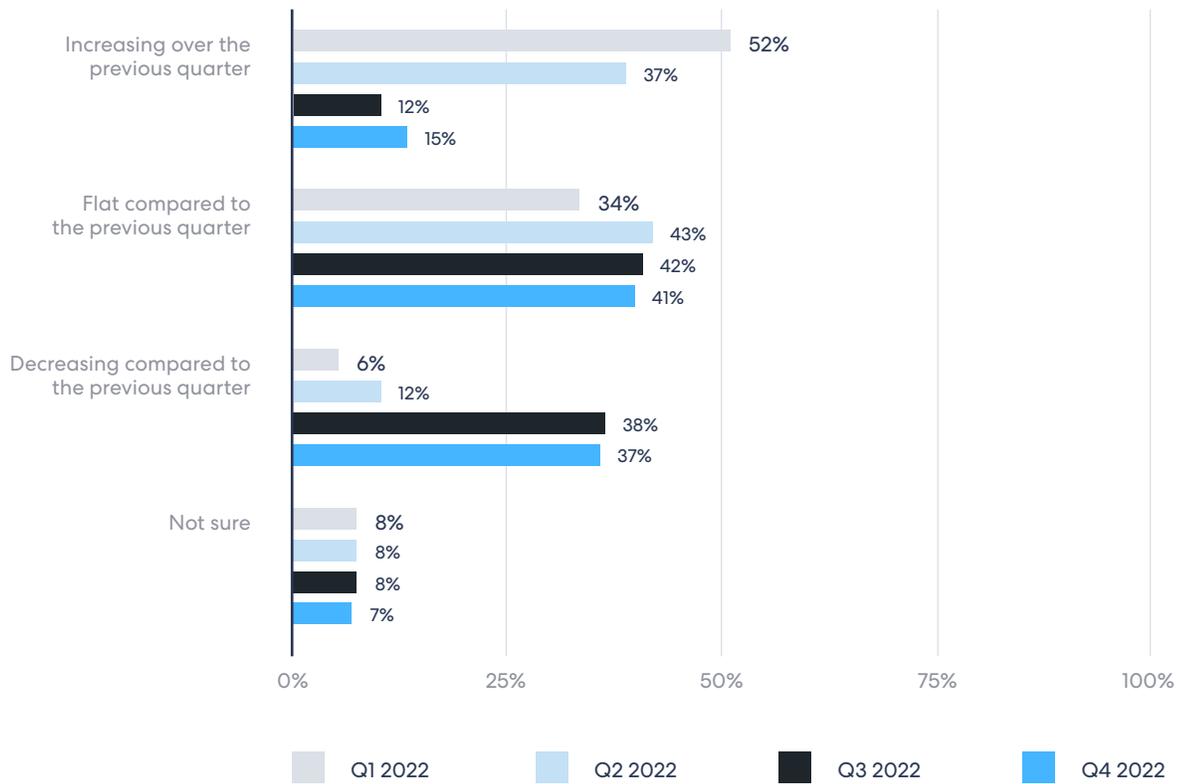
Our data indicates that homeowners looking to sell should take [media speculation that bold colors](#) have suddenly become popular with a grain of salt. 84% of agents say that buyers still prefer to see light and white color schemes in the kitchen, so when in doubt, sellers should keep it neutral.

Agents reporting the top bathroom upgrades popular with buyers in 2023:

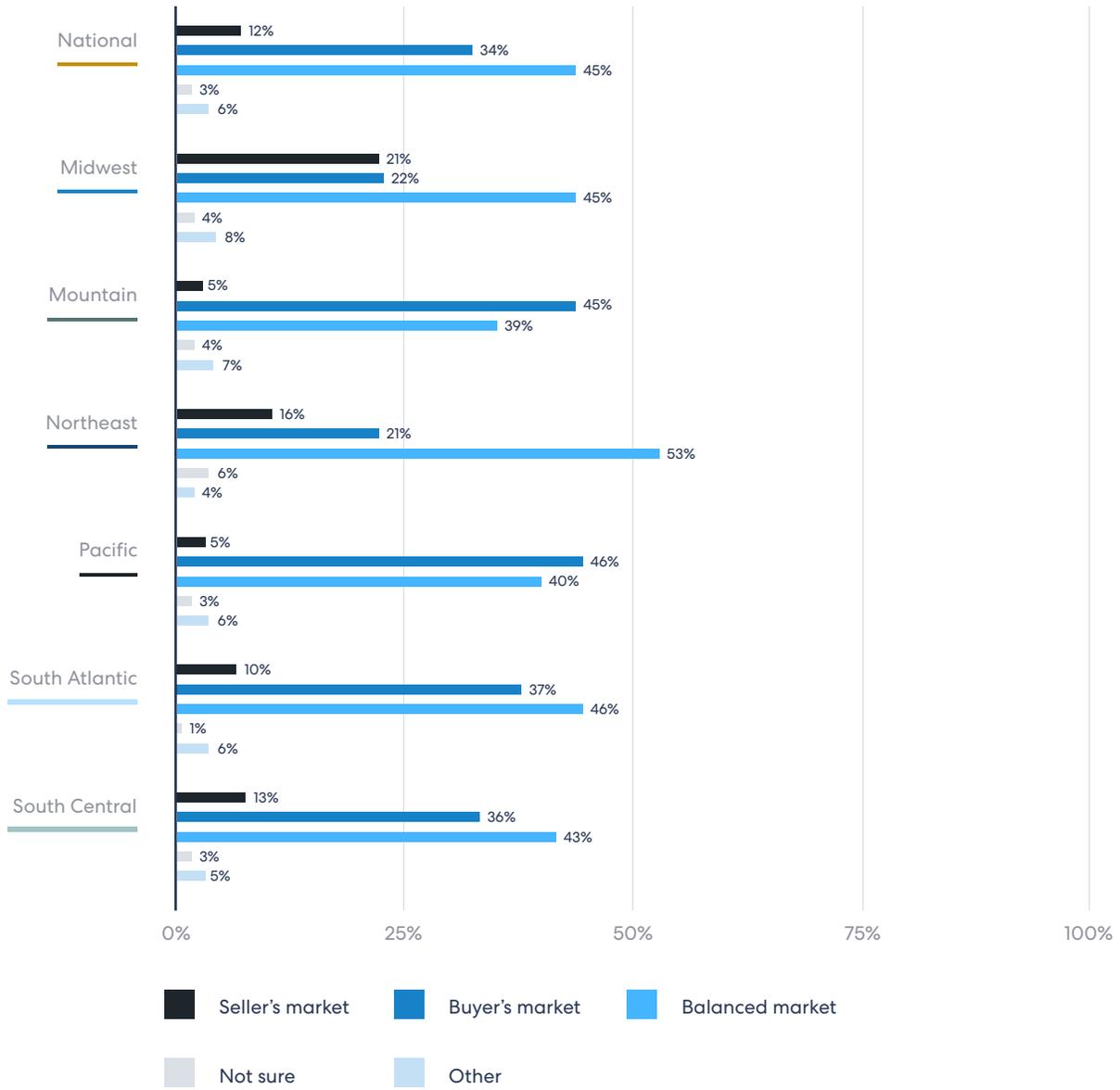
Upgrade	Percentage of agents saying this will be popular with buyers
Double-sink vanity	64%
Modern lighting	54%
Rainshower or dual shower head	48%
Vanity with extra storage	34%
Soaking tub	30%

Bathrooms that are both modern and functional with spa-like qualities are likely to help a house sell in 2023, according to agents we surveyed. Don't select the cheap shower head, go for the extra storage, and if you're adding a bathtub, make it a soaking tub that requires significantly less water usage than jetted varieties.

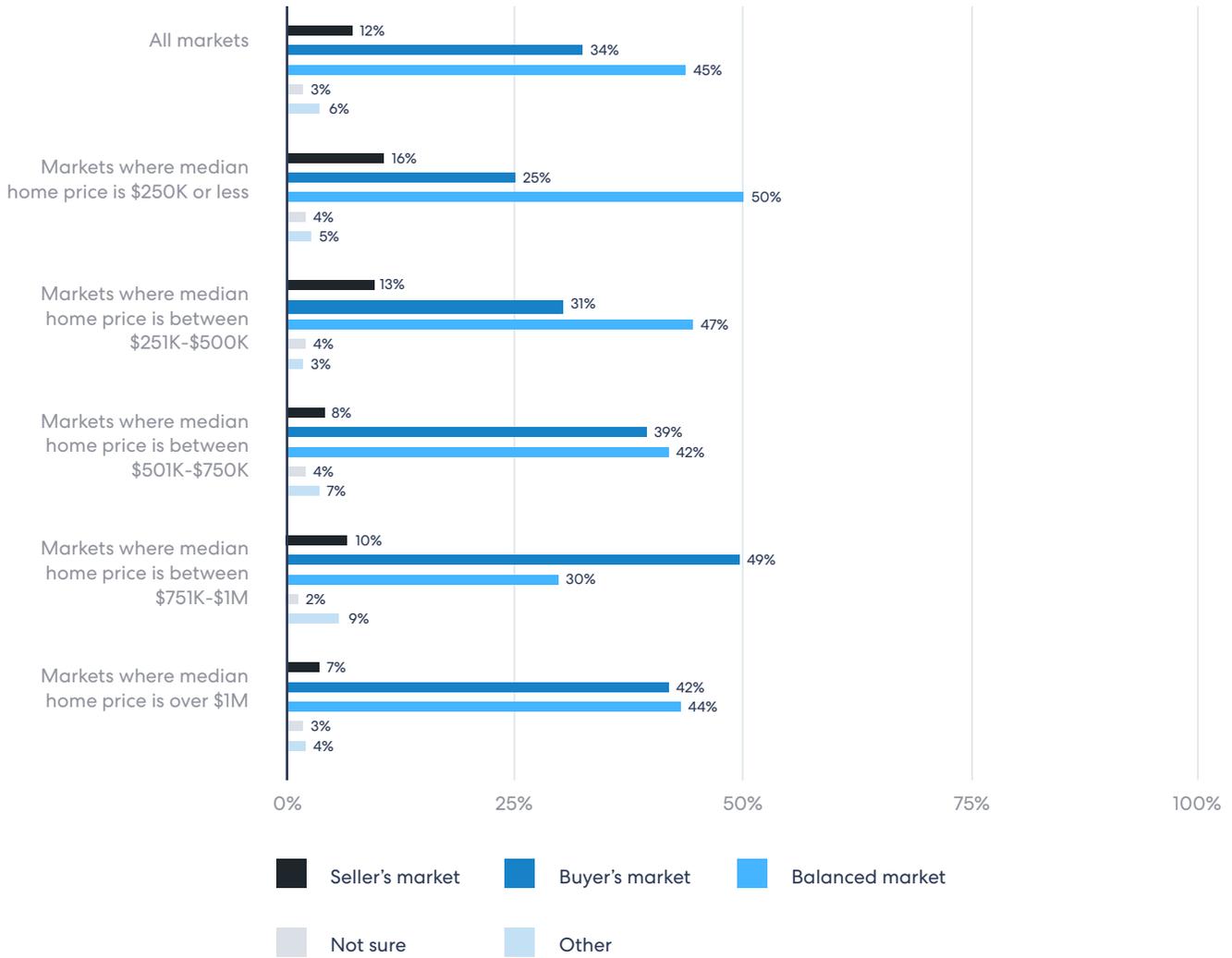
The number of **cash offers** in my market is:



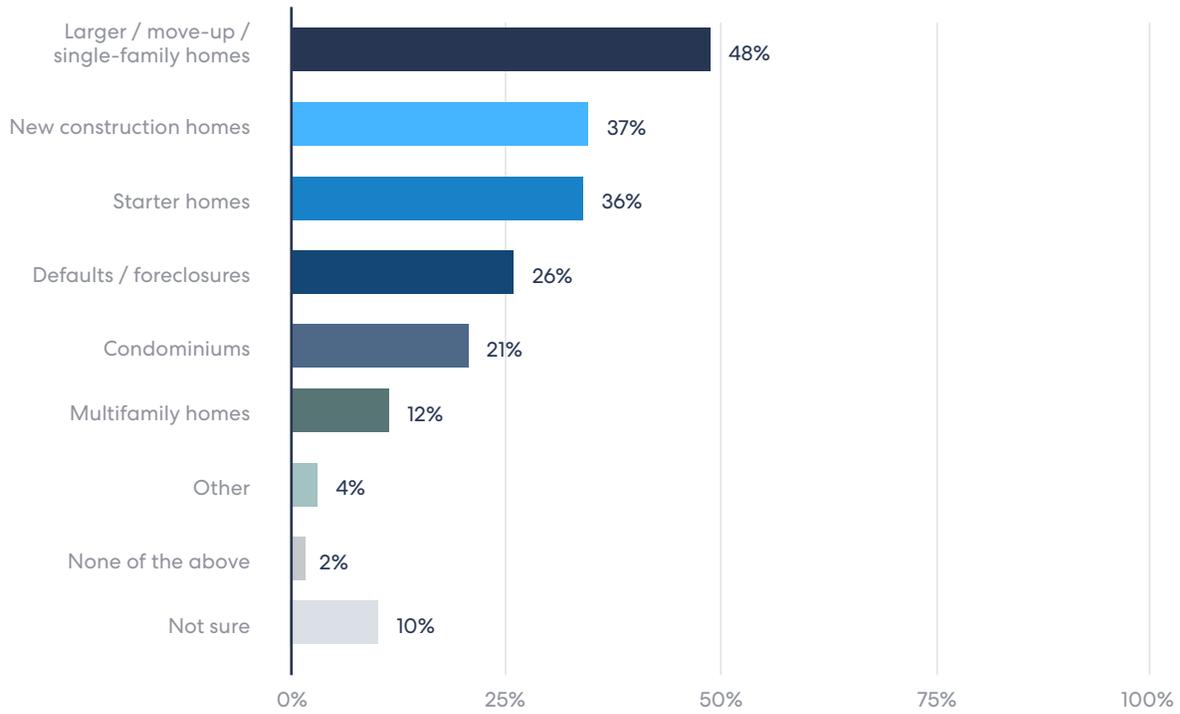
In 2023, I expect my market will be a:



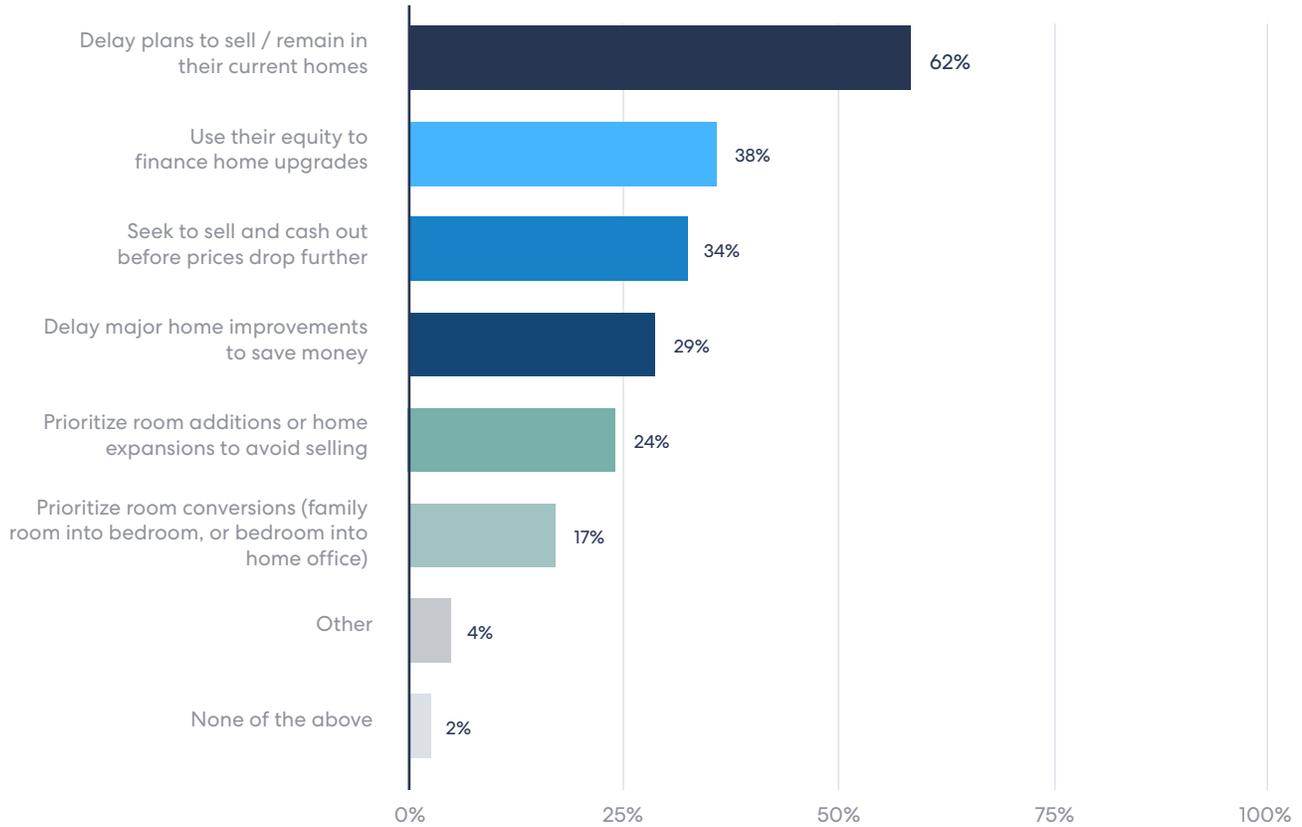
In 2023, I expect my market will be a:



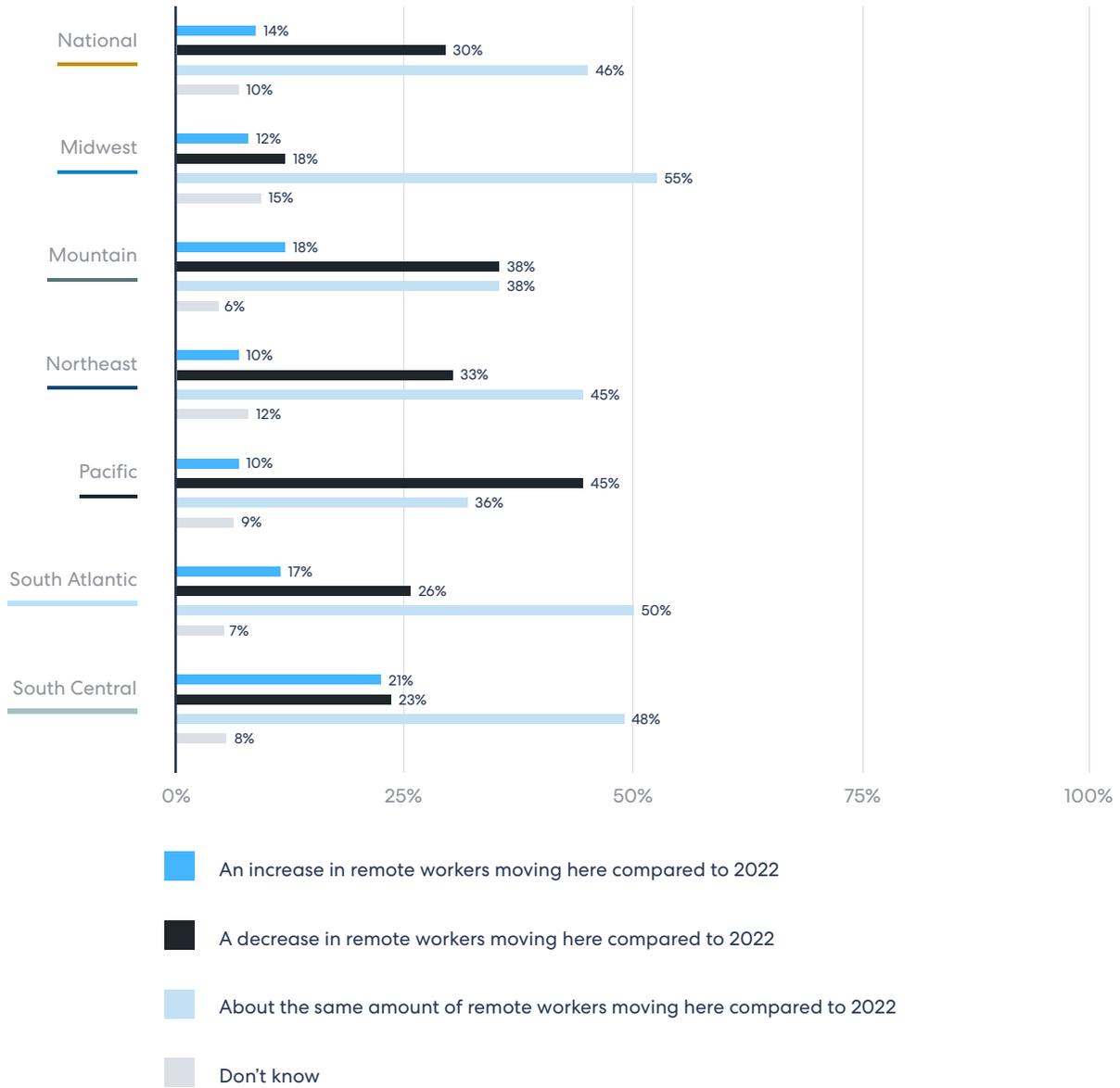
In 2023, **inventory** in my market will increase the most for (select any that apply):



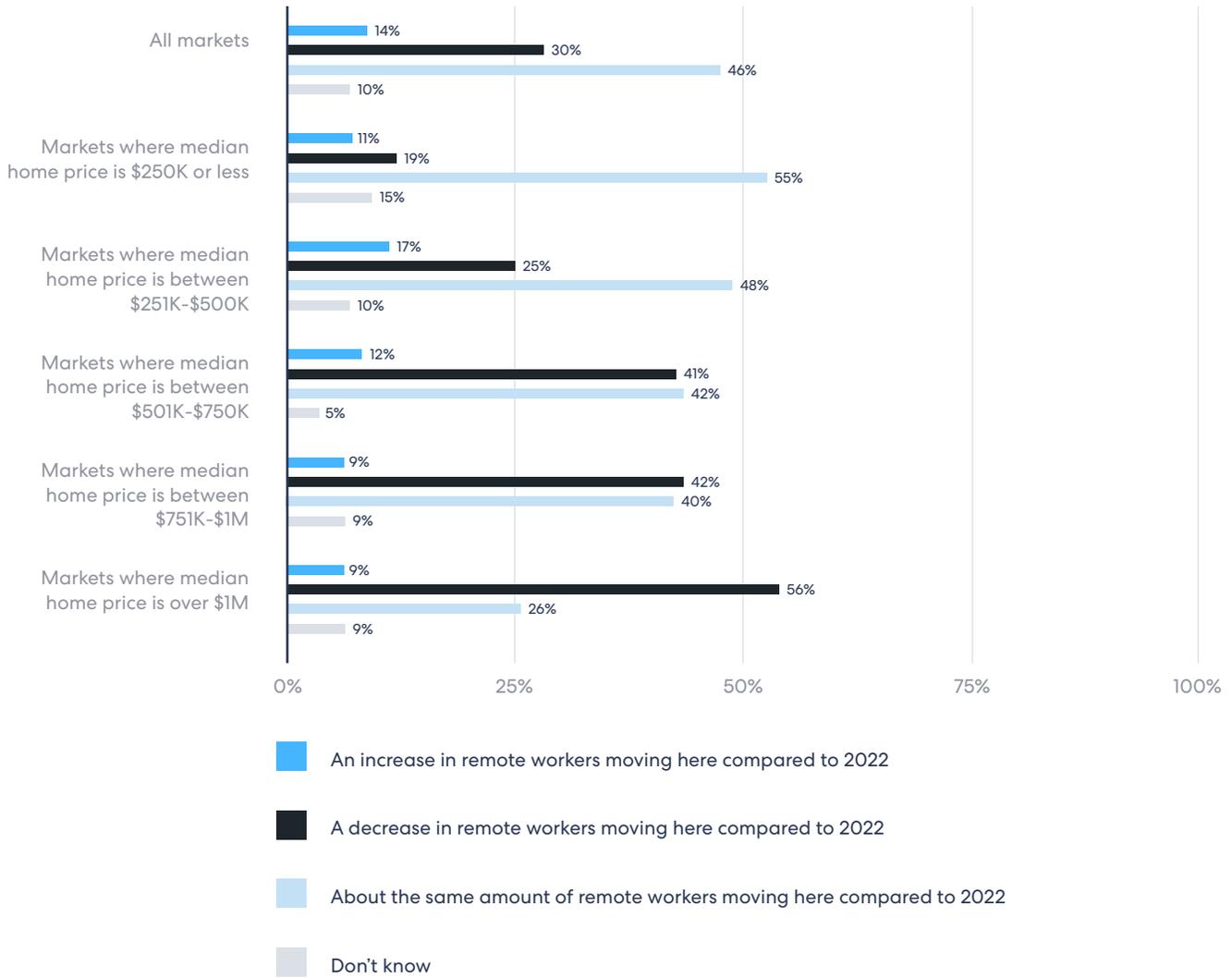
The broad gains in home value over the past few years greatly increased homeowner equity. In 2023, I expect homeowners with **significant equity and / or savings will** (select any that apply):



In 2023, my market will see:



In 2023, my market will see:



Retirees and first-time buyers adapt to a challenging market

The 2023 market will broadly impact both buyers and sellers, but two groups face particular challenges. Retirees, who are no longer earning a paycheck, are sensitive to inflation eroding their spending power as they age. First-time buyers, who are less likely to have accumulated wealth than older, current homeowners, are sensitive to high interest rates on the mortgages they need for their home purchases.

Here's how [Mike Chou](#), a top Los Angeles agent and HomeLight Elite agent, sees the market playing out across generations: "Gen Z will continue to rent as interest rates and home prices continue to put strain on purchasing. Retirees may sell to cash out and move out of state or travel. Retirees may also expand their homes for kids to move back in, helping them to save money to purchase in the future. Millennials should be the largest group of purchasers."

Retirees expected to change their plans

Our survey data backs up Chou's 2023 predictions — 39% of agents say that retirees will adapt their homes to age in place, and 22% say they will adapt their homes for intergenerational living.

In response to market conditions:

- 59% of agents predict retirees will delay plans to sell or remain in their current homes
- 55% predict retirees will look to sell, downsizing in the process
- 42% say retirees will change where they plan to retire, in response to higher costs

"I believe that retirees will downsize, using their equity to pay cash rather than financing," says [Cheryl Minor Brogdon](#), a top agent in Memphis, Tennessee. "It's first-time homebuyers who will suffer the most since

their buying power has diminished, thanks to high interest rates and more expensive homes."

Finally, our data shows another factor that's on retirees' minds, with 17% of agents saying that retirees will change where they plan to retire out of concern for the severe weather effects of climate change.



Where are retirees moving?

As with most buyers, retirees will seek out areas that are affordable to them. In the aggregate, this means they are more likely to move to less expensive areas, report agents. In the Northeast and Pacific regions, 40% and 50%, respectively, of agents predict a decrease in the number of retirees moving there compared to 2022.

When broken out by median housing cost, agents in the most expensive markets are most likely to anticipate declines in retirees moving in. In markets with median home prices of \$750,000 - \$1 million, 52% anticipate a decrease; in markets with median home prices over \$1 million, 45% predict a decrease.

For comparison, across the U.S., only 31% of agents predict declines in their markets.

On the other hand, agents in more affordable regions anticipate increased interest from retirees in 2023 compared to 2022. The regional breakdown for increases are:

- 20% of agents in the Mountain region
- 21% of agents in the South Atlantic region
- 20% of agents in the South Central region

While retirees may modify their behavior and need to keep an eye toward their future, they are still relatively protected by the wealth they accumulated during their working years, including in their current homes, and the consequent ability to make cash purchases.

“I see the one buyer segment most immune is retired baby boomers who are insulated from the impact of rate hikes as they are increasingly cash buyers,” says [William Deere](#), a top agent near Denver, Colorado. “Retirees have a great opportunity to make changes in their living situation, including selling their current properties.”

First-time buyers willing to move for a better deal

In Chapter 2, our data showed how the most affordable markets and regions of the country would remain the most competitive, as buyers seek out deals where they can find them.

In its [2022 Profile of Home Buyers and Sellers report](#), the National Association of Realtors found just how far buyers were willing to go — literally. In 2021-2022, the median distance homebuyers moved from their previous residence was 50 miles, up from 15 miles between 2018-2021.

Unsurprisingly, 67% of agents in our survey say that first-time buyers will explore more affordable areas. The South Central region had the highest percentage of agents predicting an increase in first-time buyers, which reflects the popularity of [relocating to Texas](#) in recent years.

In the Pacific region, by contrast, half (50%) of agents expect a decrease in first-time homebuyers moving there, reflecting the [ongoing affordability challenges](#) in the region.

Buyer psychology shaped by cost burdens

To get a sense of the frustration many aspiring first-time buyers are feeling, we asked agents if they’ve heard clients express “hope” for a market crash, and found that over 70% reported clients expressing this sentiment.

While homebuyers may not seriously wish the U.S. housing market and broader economy ill (a crash would entail a [drop in home values of 20%-30%](#)) it does indicate just how challenging things have become and the sense of desperation that has grown as affordability challenges pile up.



Across the U.S., 42% of agents predict that their market will see a decrease in first-time homebuyers compared to 2022, and only 21% expect to see an increase.

How first-time buyers are coping (and advice from agents)

For first-time buyers, working with a top agent can be especially important — all the more so given the challenges facing this cohort. [Laura McKenna](#), a top agent outside of Boston, Massachusetts, advises first-time buyers to: “Select a seasoned agent who has experienced multiple shifts in the market and has the ability to find solutions to issues that present themselves while financing and purchasing.”

To help deal with high interest rates, 54% of agents say that first-time buyers will increasingly use rate buy down to secure a lower interest rate. “Buyers need to look at options such as buying down the rate. This is a perfect time to ask sellers to contribute to closing costs so that buyers can use that to purchase points,” says [Tammy Rice](#), a top real estate agent in Tulsa, Oklahoma. “Buyers haven’t been able to ask for concessions in the last couple of years, but I think sellers will be more open to that in 2023.”

45% of agents surveyed say that first-time buyers will look for smaller or older homes in response to market conditions as another coping strategy. “Look for homes that may need a little more cosmetic updating that can wait, while still having good structural quality,” advises top agent [Rhonda Maehl](#) from Magalia, California.

Weighing buying vs. renting

Many first-time buyers are determined, our survey shows, with 26% of agents predicting first-time buyers

will choose not to modify their plans, pursue their preferences when buying, and plan to refinance when rates are lower. 32% of agents predict that first-time buyers will find interest rates tolerable compared to the cost of rent in 2023, which has also [risen sharply](#).

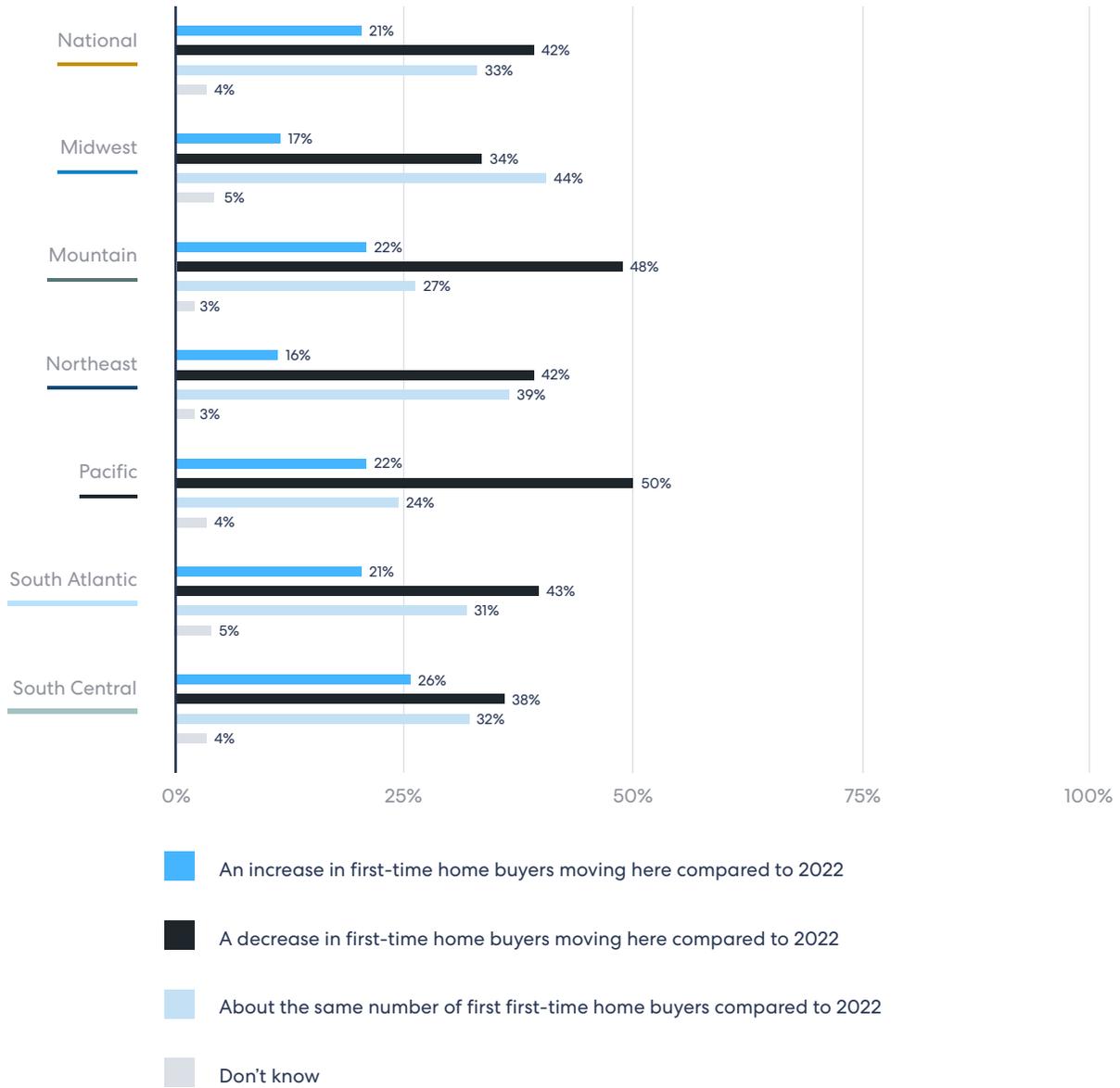
“First-time buyers need to know that rent is effectively 100% interest,” says [Kari Blevins](#), a top agent from Muncie, Indiana. “No matter the rates, it’s still cheaper [in the long run] to buy. Rental rates have increased significantly since the pandemic. They have not declined and are not expected to.”



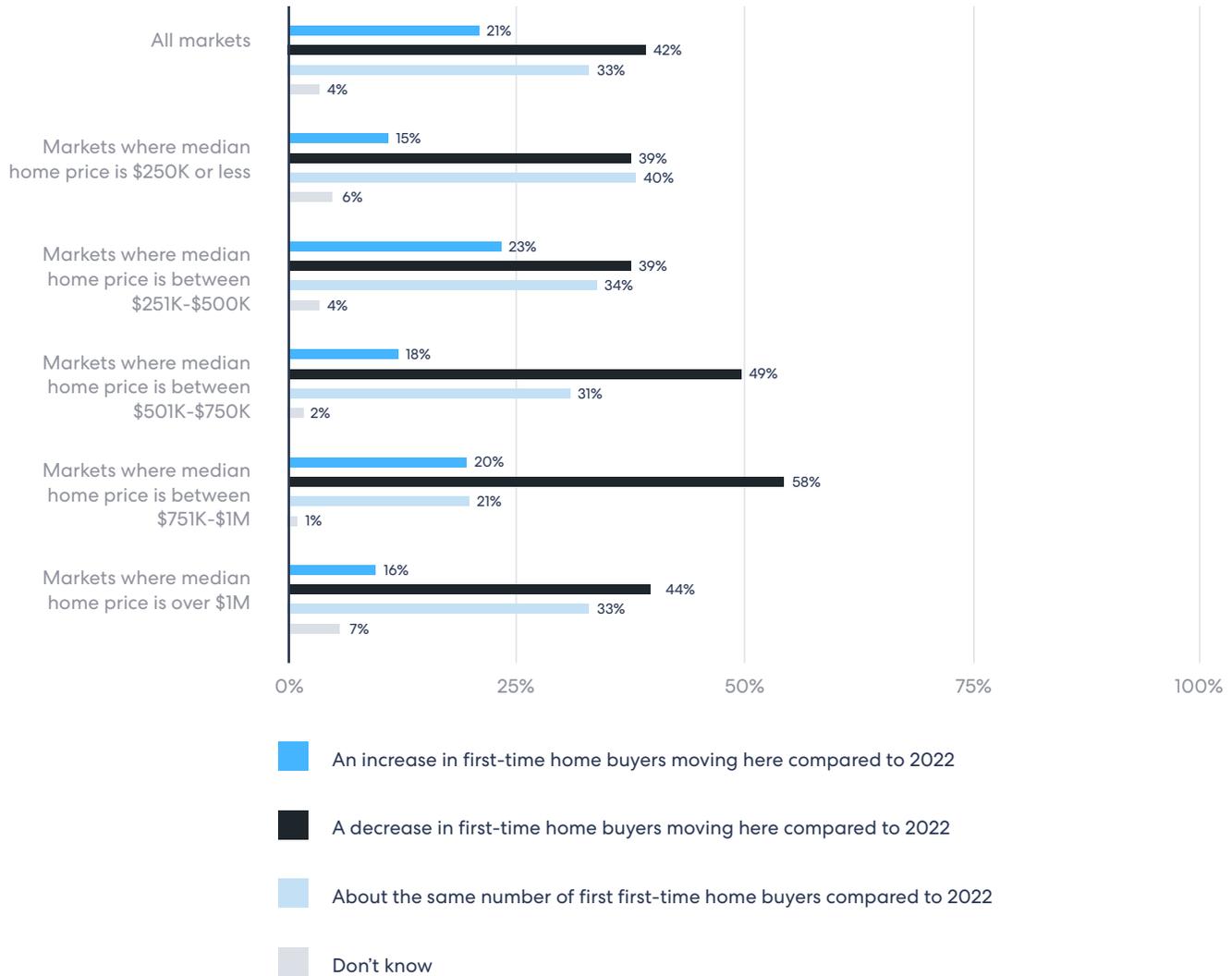
Certainly, despite wanting to make their first home purchase, many buyers will be priced out of the market and 52% of agents anticipate first-timers delaying their plans to buy.

It all comes down to timing, even if timing the market is impossible. “The best time to buy is when you are ready,” says [Robert Dombrowsky](#), a top agent in Paramus, New Jersey. “Realize that you will have the opportunity to refinance when rates come down but understand that if you wait prices will increase when rates fall.”

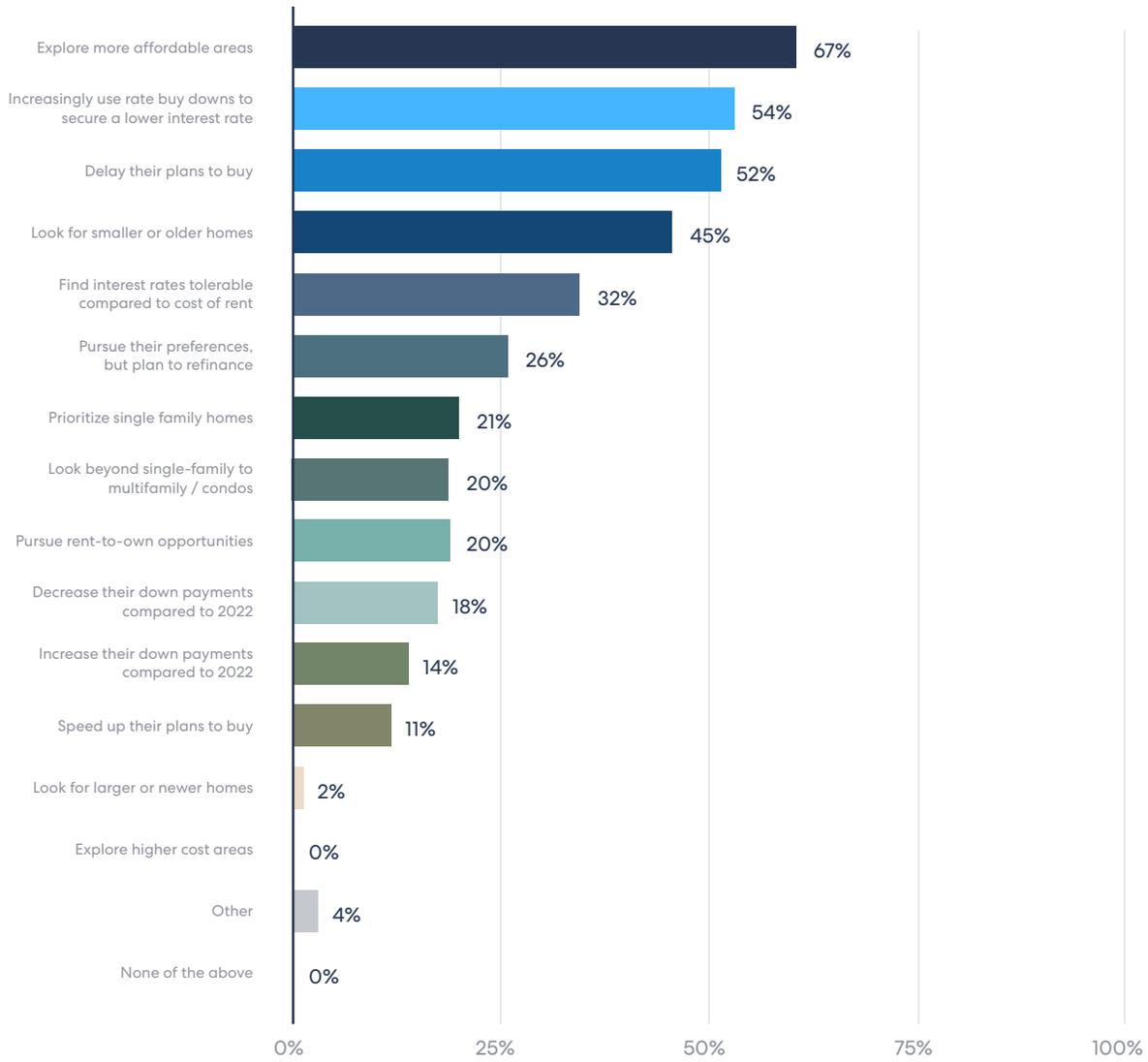
In 2023, my market will see:



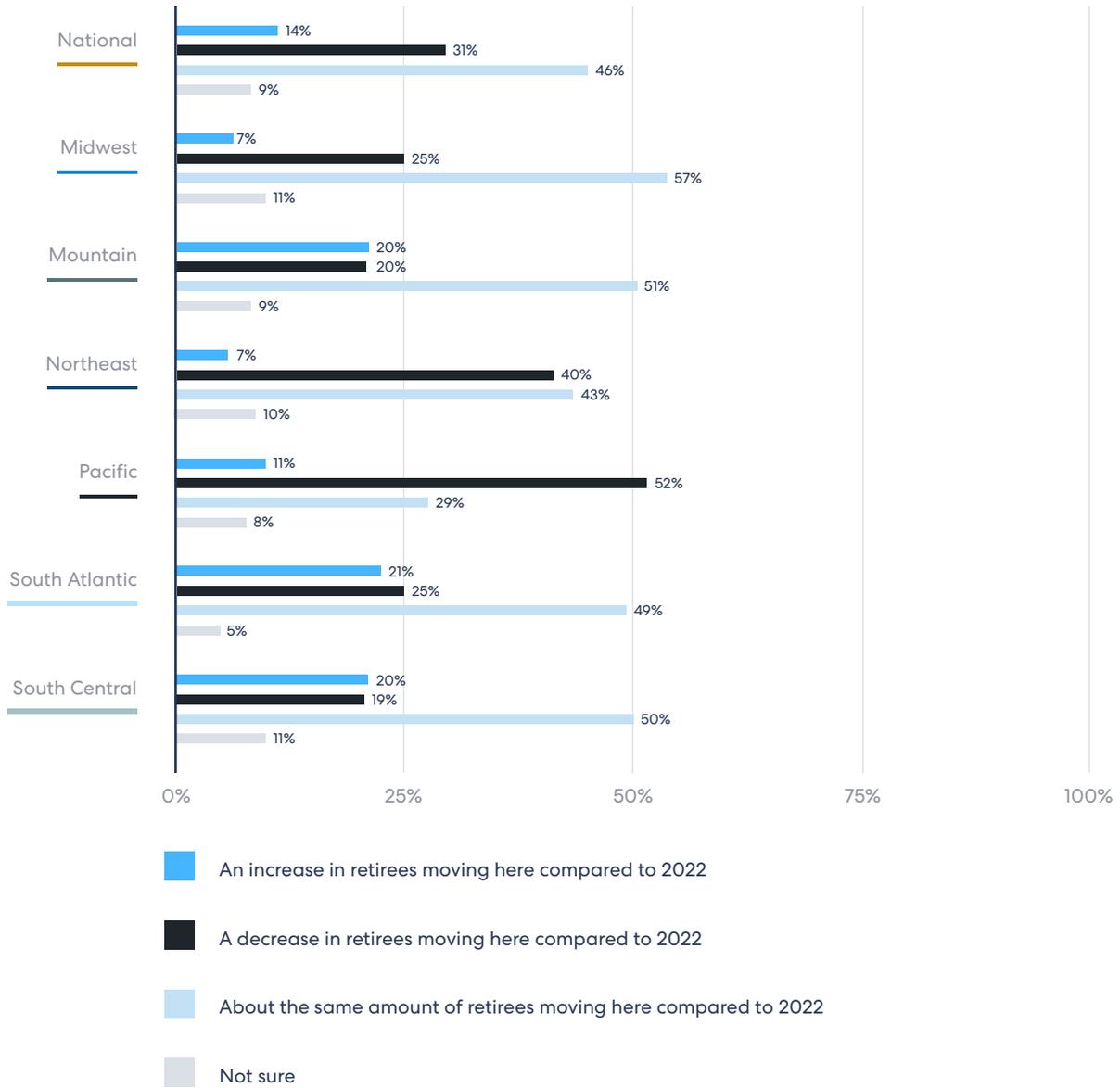
In **2023**, my market will see:



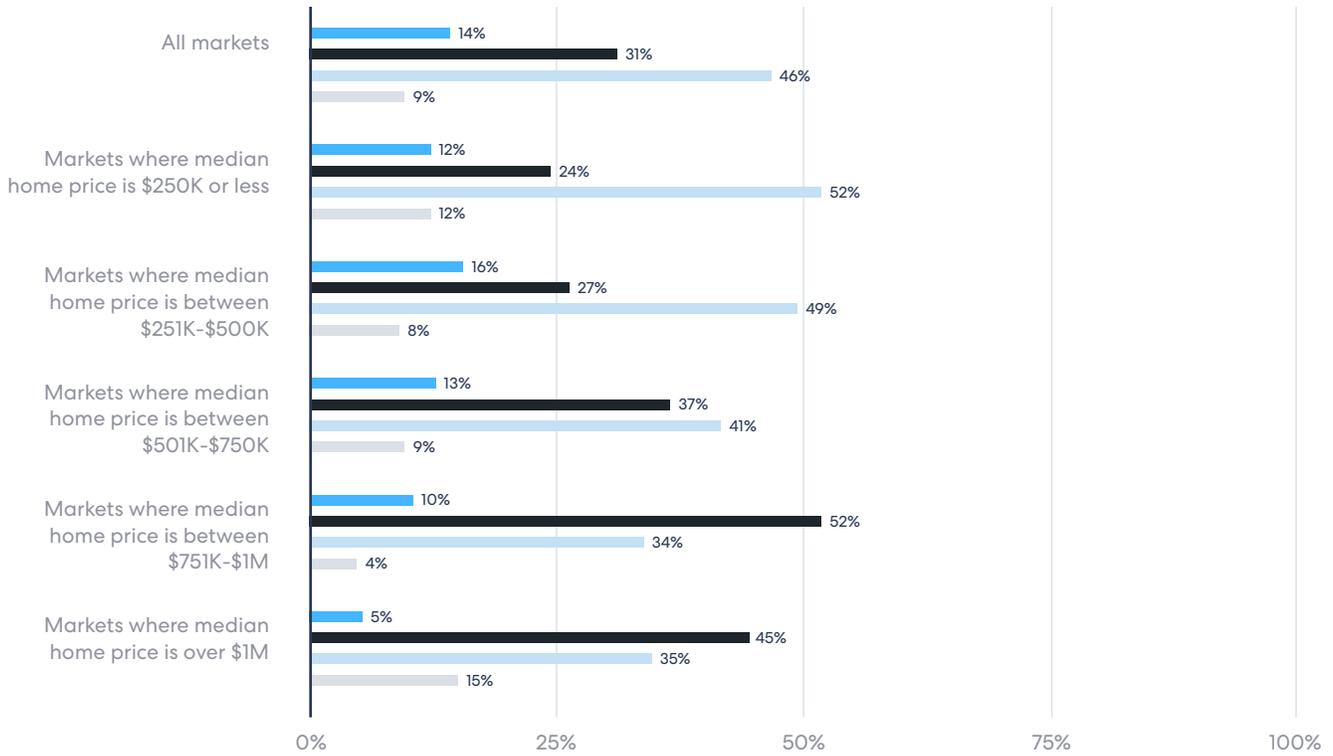
In 2023, **first-time buyers** in my market will (select any that apply):



In 2023, my market will see:

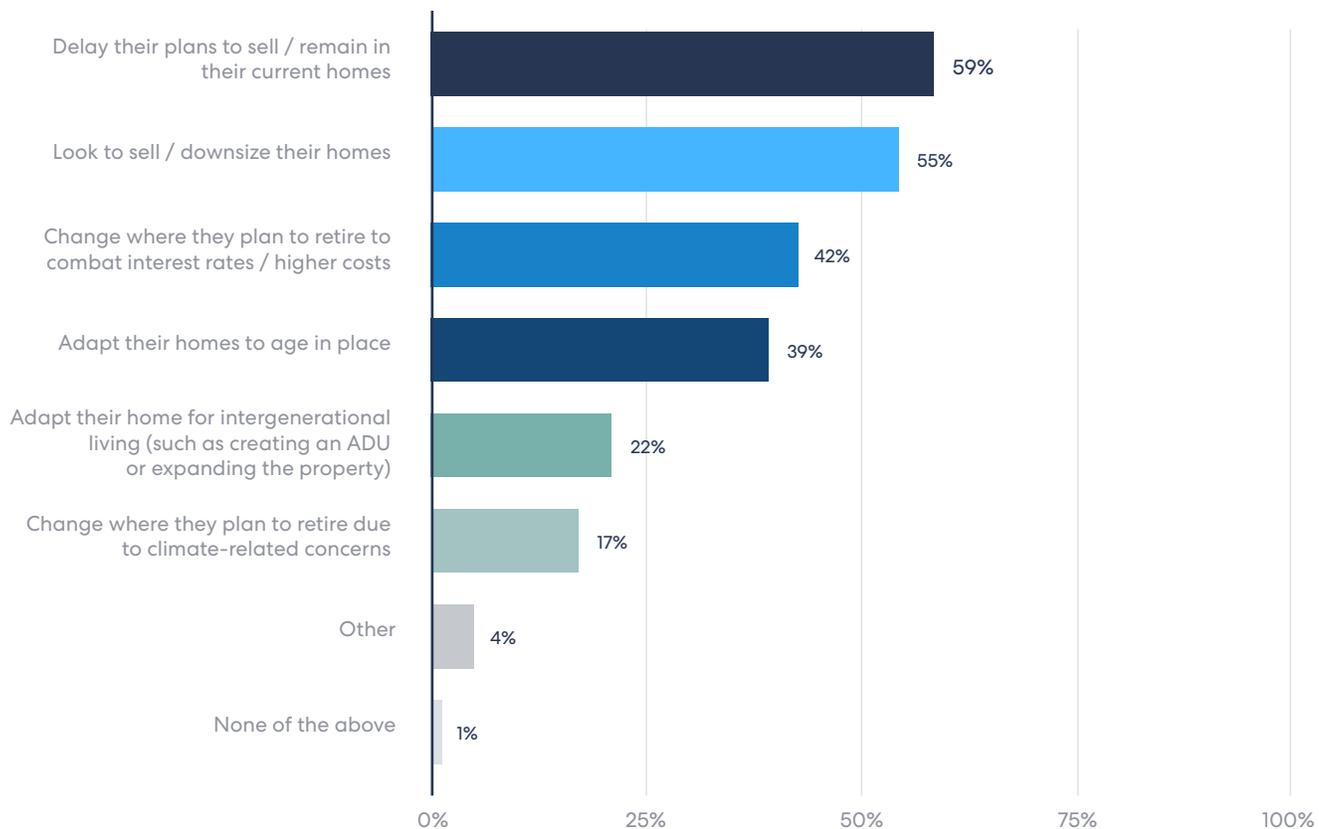


In 2023, my market will see:



- An increase in retirees moving here compared to 2022
- A decrease in retirees moving here compared to 2022
- About the same amount of retirees moving here compared to 2022
- Don't know

In 2023, I expect **retirees will increasingly** (select any that apply):



A Special Thanks to HomeLight Elite Agents Who Participated In Our Survey

Here, in alphabetical order by the first name, we recognize HomeLight Elite agents who took the time to participate and share their expertise for this survey. Members of HomeLight Elite represent the top 1% of agents nationwide and receive access to HomeLight's game-changing financial products including [Buy Before You Sell](#) and [Cash Offer](#), among other benefits. We'd like to give the following Elite agents a special thanks for their help:



Aaron West

PMZ Real Estate (Modesto, CA)

- 17 Years of Experience
- Works with Over 72% More Single-Family Homes Than the Average Area Agent
- Earned 2021 HomeLight Achievement Awards for "Top Negotiator," "Top Producer," and "Sells Homes Fast"



Benjamin Strock

eXp Realty of California, Inc. (Santa Cruz, CA)

- 21 Years of Experience
- Works with Over 67% More Single-Family Homes Than the Average Area Agent
- Earned 2021 HomeLight Achievement Awards for "Top Negotiator," "Top Producer," and "Sells Homes Fast"



James Suarez

The Suarez Team- Keller Williams (Playa del Rey, CA)

- 19 Years of Experience
- Sells 145 More Condos Than the Average Area Agent
- Works with Over 85% More Single-Family Homes Than the Average Area Agent



Julee Patterson

Gateway Properties (Roseville, CA)

- 20 Years of Experience
- Works with Over 85% More Single-Family Homes Than the Average Area Agent
- Earned 2021 HomeLight Achievement Awards for "Top Negotiator," "Top Producer," and "Sells Homes Fast"



Mike Chou

The Chou Team - Keller Williams Executive (South Pasadena, CA)

- Sells 91 More Condos Than the Average Area Agent
- Works with Over 87% More Single-Family Homes Than the Average Area Agent
- Earned 2021 HomeLight Achievement Awards for “Top Negotiator,” “Top Producer,” and “Sells Homes Fast”



Patrick Muldoon

Muldoon Associates, Inc (Colorado Springs, CO)

- 28 Years of Experience
- 1,590 Transactions
- Works with Over 78% More Single-Family Homes Than the Average Area Agent



Raylene Lewis

Century 21 Beal (College Station, TX)

- 21 Years of Experience
- Sells 116 More Condos Than the Average Area Agent
- Works with Over 68% More Single-Family Homes Than the Average Area Agent



Ryan Kutter

Connect Realty (Houston, TX)

- Works with Over 75% More Single-Family Homes Than the Average Area Agent
- Sells Homes 53% Quicker Than the Average Area Agent
- Earned 2021 HomeLight Achievement Awards for “Top Negotiator,” “Top Producer,” and “Sells Homes Fast”



Sandra Rathe

Keller Williams Legacy (Fort Lauderdale, FL)

- 2,214 Transactions
- Works with Over 71% More Single-Family Homes Than the Average Area Agent
- Earned 2021 HomeLight Achievement Awards for “Top Negotiator,” “Top Producer,” and “Sells Homes Fast”



Zach Harris

Harcourts Prime Properties (Inland Empire, CA)

- 18 Years of Experience
- Works with Over 80% More Single-Family Homes Than the Average Area Agent
- Earned 2021 HomeLight Achievement Awards for “Top Negotiator,” “Top Producer,” and “Sells Homes Fast”

Top Agents Who Made This Survey Possible

Listed below, in alphabetical order, are the top real estate agents who participated in our survey and voluntarily offered to share their name to be included in the report. All of the real estate agents in our survey were identified by HomeLight as top performers in their market based on the same performance data HomeLight uses to identify top real estate agents for over a million homebuyers and sellers nationwide.

Agents listed below with a badge next to their name have been identified as performance superstars by an additional layer of metrics including transaction close rate, time to contract, and ratings from past clients. Participants who are not mentioned by name here chose to remain anonymous or didn't provide enough identifying information in our survey to be listed.

Name	Primary market	Name	Primary market
Aaron Aulner 	Omaha, NE	Amanda Stanford	San Antonio
Aaron Bellings	San Francisco	Amber Bills 	Maple Valley, WA
Abby Bjelac	Charlotte, NC	Ambreen Faruqi 	New York City (Queens, Long Island, and Brooklyn)
Abby Millman	Bozeman, MT	Amy Hudson 	Blacksburg, VA
Adrian Pigford	Atlanta, GA	Amy Neuharth	Matanuska-Susitna Borough, AK
Adrienne Oliver	Houston	Amy Rio 	Hartford County, CT
Adrienne Reilly	Tryon, NC	Andrea Castaneda 	Lancaster, CA
Agnes Holzberg	Westchester County, NY	Andrea Schutter-Riebeling	Fayette County, TX
Al DiRusso	Charlotte, NC	Andrea Swetland 	San Francisco
Alan C. Schmitt	Palm Springs, CA	Andrew Lopez	San Diego
Alan Daniel	Loganville, GA	Andrew Urban 	Benicia, CA
Alan Donald	Charleston, SC	Andrey Trigubovich	East Hampton, NY
Alessandra Alvarez	Providence, RI	Angel Hallman	Dallas-Fort Worth Metro Area
Alex Haumesser	Amherst, NY	Angela Kluck	Reno, NV
Alex Vastardis	Orlando, FL	Angela Laughridge	Rome, GA
Alexia Mann	Marathon, FL	Angela Mancinone	Wilbraham, MA
Alfredo Sabal	Houston	Angie Pape	Lemont, IL
Alisa Levin	Chicago	Ann Casey	Snohomish, WA
Allen Williams	Naples, FL	Ann Marie Damashek	Westchester County, NY
Alvin Steinberg 	Incline Village, NV	Anna Buono	New Haven County, CT
Amanda Durham	Chattanooga, TN	Annalise Tran	Sacramento, CA
Amanda Harvey	Jackson, TN	Anne Marie Ohly	Breckenridge, CO
Amanda Hauge	Pittsburgh	Anthony Sessa	Gulf Breeze, FL
Amanda Pohlman 	Cleveland	Anuj Chopra	Orange County, CA

Name	Primary market	Name	Primary market
April Mason	Corpus Christi, TX	Brian Banak 🇺🇸	Suffield, CT
Ashima Scripp	Nashua, NH	Brian Chiu	Houston
Ashleigh Watson	Mobile, AL	Brian E. Parker	Richmond, VA
Ashley Ewing	Raleigh, NC	Brian Hurry 🇺🇸	Greenville, SC
Ashley Pugliesi	Pittsburgh	Brian MacDonald	Boulder County, CO
Ashley Rawls	Tyler, TX	Brian McCarthy	Mansfield, CT
Ashley Washburn	Beaumont, TX	Brian Piercy	Myrtle Beach, SC
Austin Bittner	Des Moines, IA	Brian Shackelford	Asheboro, NC
Barbara Korabel	Hyde Park, NY	Brianna Waugh	Johnstown, CO
Barbara Swindlehurst	Pagosa Springs, CO	Brigitte Perry 🇺🇸	Charlotte, NC
Barry Brown	Arroyo Grande, CA	Bruce "Bo" Bochicchio	Alpharetta, GA
Beatriz Dickens	Mission and McAllen, TX	Bruce Bochicchio	Milton, GA
Becke O'Neil	Roseville, CA	Bryan Bartholomew	Yorkville, IL
Becki Cronin	Indianapolis	Bryan Larson	Northeast and Central Wisconsin
Becky Moran 🇺🇸	Scranton, PA	Bryan Nelson	Lake County, FL
Becky Schiebout 🇺🇸	Boise, ID	Bud George 🇺🇸	Nashville, TN
Bert Tundidor	Gwinnett County, GA	Byron Ford 🇺🇸	New Bedford, MA
Beth Drake 🇺🇸	Hilton Head Island, SC	Caleb Vink	Santa Cruz, CA
Beth Sauer	Piedmont Triad, NC	Carissa Mason	McDonough, GA
Beth Siciliano	Pearl River, NY	Carla Goddard	Wesley Chapel, FL
Beth Van der Veer	Marion and Mattapoissett, MA	Carmina Garcia	Long Beach, AR
BethAnn Filingeri	DeLand, FL	Carol Roehner	Sedona, AZ
Bethanne Baer	Orlando, FL	Carol Smith	Phelan, CA
Bethany Mendoza 🇺🇸	Modesto, CA	Carolyn Coffee Nissen	Seattle
Bill Chavis	Port Jefferson, NY	Carolyn Weaver	Chittenden County, VT
Bill Childress	Lindale, TX	Casey Briscoe	Dallas-Fort Worth Metro Area
Bill Eggeling	Port St. Lucie, FL	Cassie Kolarik	Cleveland
Bill Salvatore	Phoenix	Cassie Scramlin 🇺🇸	Battle Creek, MI
Blaine Dooley	West Orange County, FL	Cathi Litle	Napa, CA
Blake Mashburn	West Ventura County, CA	Cathi Neville	Augusta, GA
Bob Maiocco	Evergreen, CO	Cathy Tabor	Houston
Bob Simon 🇺🇸	Baltimore, MD	Cesi Pagano 🇺🇸	Orange County, CA
Bob Ulery	Lake Havasu City, AZ	Chad DeMasi	Davis, CA
Bob Wolf 🇺🇸	North Atlanta Region	Chad Martin	Oxford, MI
Brad Hogan	Coeur d'Alene, ID	Chancy Via	Amarillo, TX
Brad Kuhns 🇺🇸	Melbourne, FL	Chandler Williams	Richmond, KY
Brad Spry	Amherst, MA	Char Nikolai	Kenosha, WI
Brad Staplin	Sacramento and Roseville, CA	Charles Miltenberger	Atlantic City, NJ
Braeden Schenk	Kalispell, MT	Charlie Goodridge	Saratoga Springs, NY
Brandie Kittle	Bigfork, MT	Chase Michels	Chicago
Brandon Bridgmon	Homewood, AL	Chery Bradley	Telluride, CO
Brandon Ingram	Tucson, AZ	Cheryl Gunning 🇺🇸	Montgomeryville, PA
Brandon Stockbridge	Sedona, AZ	Cheryl Minor Brogdon	Memphis, TN
Brenda Morris	Issaquah, WA	Chirley Mulford	Toledo, OH
Brent Dalley	Dallas	Chopper Russo 🇺🇸	Oakland, NJ
Brett Knybel 🇺🇸	Macomb County, MI	Chris Carter 🇺🇸	Kansas City, MO

Name	Primary market	Name	Primary market
Chris Dannewitz	Eureka, CA	Damian Bautista	Auburn, CA
Chris Gurnee	Seattle	Damian Gerard	St. Louis
Chris Hennessy	Harleysville, PA	Dan Bender 🏠	San Antonio
Chris McNelis	Southern Maryland	Dan Bernal	Salem, MA
Chris Parker 🏠	Fort Wayne, IN	Dan Contino 🏠	Mystic, CT
Chris Phillis	Charlotte, NC	Dan Haeck 🏠	Pittsburgh
Chris Price 🏠	Indianapolis	Dan Parker	Roseburg, OR
Christa Myrick	Pensacola, FL	Dan Wahlers	Asheville, NC
Christie DeNovellis	Tampa, FL	Dana Browning	Boise, ID
Christina Barone 🏠	Tampa, FL	Daniel Marin	Orange County, CA
Christine May	Grovetown, GA	Daniel Sanchez	Irvine, CA
Christine Norcross	Boston, MA	Daniel Spranger	Rockford, IL
Christine Radford	Coastal Georgia	Danii Sedillo 🏠	El Paso, TX
Christine Topham 🏠	Cartersville, GA	Dany Blanco	Sacramento, CA
Christopher Cassidy	Boston, MA	Darby Mulcahy	Tucson, AZ
Christopher Johnston	Pittsburgh	Darcy Richardes	Los Altos and Sunnyvale, CA
Christy Barnard	Southern Atlanta Metro Area	Darlene Fiore 🏠	Southern New Jersey
Christy Doyle	Northwest New Jersey	Darren Babby	Sacramento, CA
Chuck Bachteler	Clearwater, FL	Darren Tackett	Scottsdale, AZ
Cindi Malone	Nashville, TN	Darren Woodard	Myrtle Beach, SC
Cindy Hill	LaFollette, TN	Daryl Burns	Lake Ozark, MO
CJ Lewandowski	Richfield, WI	Dave Gaudreau 🏠	Merritt Island, FL
Claire Ackerman	Phoenix	Dave Knight	Pasadena, CA
Claire Paris 🏠	Portland, OR	Dave Shaarda	Cleveland
Claire-Anne Aikman 🏠	Avon, IN	Dave Snyder	Midwest, WI
Clarissa Marshall	Asheville, NC	David Bermel	Durham, NC
Claudia Attard-Keary	Olean, NY	David E. Shepherd	Stevensville, MI
Colleen Pye	Tomball, TX	David Moyer 🏠	Centerville, OH
Connie Gidal	Rocklin, CA	David Tapper	San Mateo County, CA
Connie Gohata	Cypress, CA	Dawn Johnson 🏠	Gainesville, FL
Connie Martin	San Jose, CA	Dawn Patrick	Lancaster County, PA
Cookie Lancia	Poconos Region, PA	Dawn Semancik 🏠	Cleveland
Corey McPherson	Johnson City, TN	Dawn Sharp	Kansas City, MO
Cortnie Draper	Birmingham, AL	Dayna Summers	Rocklin, CA
Cory L. Beuerle 🏠	Suttons Bay, MI	Deann Fry	Phoenix
Cory Ryan	San Jacinto, CA	Deanna Hallman	Jasper, AL
Courtney Monaco 🏠	Downers Grove, IL	Debbie Long 🏠	Cincinnati
Craig Buntin	Sacramento, CA	Debbie Pittman	Birmingham, AL
Craig Diez	Sacramento, CA	Debbie Ribinskas	Cleveland
Craig Souza	Austin, TX	Debi Edwards	New Bern, NC
Crystal Linscott	New Albany, IN	Deborah Blue	Atlanta
Curtis Mellon	Punta Gorda, FL	Deborah Jacobs	Redlands, CA
Cyndee Haydon	Clearwater, FL	Deborah Trevino	Chula Vista, CA
Cynthia Gajewski	Oak Park, IL	Debbie Lampman 🏠	Nampa, ID
Cynthia Rosenbloom	Chautauqua, NY	Debra Hitchcock 🏠	Webster, WI
D. Elaine Johnson	Las Cruces, NM	Debra Johnson	Fort Stockton, TX

Name	Primary market	Name	Primary market
Declan Spring	Berkeley, CA	Elizabeth Perkowska	Glenview, IL
Deena Carvajal 🏠	Orlando, FL	Elizabeth Yashar	Tempe, AZ
Delcina Smith	San Antonio	Elizabeth Yashar	Tempe, AZ
Delta R. Schrade	West Volusia County, FL	Enrique Alvarado	San Antonio
Dena Espinoza	Charlotte, SC	Eric Chu	Hillsborough, CA
Dena Schlutz	Boulder, CO	Eric Muller	Appleton, WI
Denise Johnson	Dallas-Fort Worth Metro Area	Erica Carlson	Minneapolis
Derek and Terri Boyer	Boone, NC	Erica Lehmkuhl	Honolulu
Derek Han 🏠	Berkeley, CA	Erica Ramus 🏠	Reading, PA
Derhyl Pruitt	Charlotte, NC	Erick Monzo	Detroit Metro Area
Derrick Roser	Eugene, OR	Erika Blend	Waukesha, WI
Derriet Moore	Montgomery, AL	Erin Bowe	Windham, NH
Devan Hope	Benton, AR	Erin Hurst	Lexington, KY
Diana Lucivero	Falmouth, MA	Ethan Wallace	Charlotte, NC
Diane Belcuore	Warren, NJ	Eva Orchard	Sherman, TX
Diane Dawson 🏠	Champaign, IL	Evan Blaustein	Boston, MA
Dianna Haug	Coeur d'Alene, ID	Evan Miller	Lansing, MI
Dillon Hinkley	Brighton, CO	Evelyn Dean 🏠	Conway, AR
Dipen Solanki	Modesto, CA	Flor Gonzalez 🏠	Laredo, TX
Dirk Stone	Grand Haven, MI	Frances Anderson	Memphis, TN
Dolly Helbert 🏠	Raleigh, NC	Frank Clinton 🏠	Youngstown, OH
Dolores Person	Newburyport, MA	Frank Leonardi II	Detroit Metro Area
Don Clark	Lake Havasu City, AZ	Fred Malawski	St. Joseph, MI
Donna Carey	Liverpool, NY	Frederic Dinca	Bossier City, LA
Donna Chase	Scituate, MA	Fritz Simeon	McDonough, GA
Donna Cox 🏠	Nyack, NY	Gabriela DeLaTorre	Katy, TX
Donna Gannon 🏠	Ironton, OH	Gail Bishard 🏠	Pocatello, ID
Donna Kalayjian	Siskiyou County, CA	Gary Depa	St. Joseph, MI
Donna Kiger	Winston-Salem, NC	Gary Kent	San Diego
Donna Murray	Princeton, NJ	Gary Pish	New Kensington, PA
Donna Tennaro 🏠	Sayreville, NJ	Gary Wantland 🏠	Bowling Green, KY
Drew Dellinger	Myrtle Beach and Garden City, SC	Geraldine Finan	Mahopac, NY
Drew Hershey	Honolulu	Geraldine Mattera	Newington, CT
Dustin Owens	Lexington, NC	Geri Uihlein	Stockbridge, MI
Dustin Von Yokes	San Diego	Gia Freer 🏠	Palm Beach County, FL
Dusty Rhoton	Flagstaff, AZ	Ginny C. Moore	Monroe, GA
Dylan Hildreth Hoffman 🏠	New York City	Glen Hagen	East Nassau County, NY
E.M. "Angel B" Carney	San Francisco	Greg Mosley	Jacksonville, FL
Edward Clibanoff	Philadelphia	Gregory Cullison 🏠	Baltimore
Edward J. Jablonski 🏠	Ridgewood, NJ	Gregory Papalcurc 🏠	Monmouth County, NJ
Eileen Griffin Wright	Central Massachusetts	Gretchen Bellott	Danville, PA
Eileen Robbins	Columbia, MD	Haig Istamboulian	Rochester, MI
Elaine Harper	Dallas-Fort Worth Metro Area	Hank Troscianiec 🏠	Southport, NC
Elaine Stewart 🏠	Coachella Valley, CA	Harold Baker	Polk County, FL
Elaine Wirsching	San Francisco	Harriet Libov	Westchester County, NY
Elisa Bruno-Midili 🏠	Mount Kisco, NY	Harry Finer 🏠	Glastonbury, CT

Name	Primary market	Name	Primary market
Heather Craig	Lake City, FL	Jeff Messer	Calabash, NC
Heather Grimsley	Williamsburg, VA	Jeff Stainer 🏠	Naperville, IL
Heather Meagher 🏠	Lake Ariel, PA	Jeff Stape 🏠	Wilmington, DE
Hector L. Garcia	Salem, OR	Jeffrey Fritz	Santa Monica, CA
Heidi Lachel 🏠	Crystal Lake, IL	Jefri Liriano	Lawrence, MA
Helen Gardin and Dale Warfel 🏠	San Jose, CA	Jen Campbell	Tallahassee, FL
Helen Keit	Queens, NY	Jennifer Bronk Wieland	Oconomowoc, WI
Henry Javaherian	Los Angeles and Woodland Hills, CA	Jennifer Davidheiser	Philadelphia suburbs
Holly Kennedy 🏠	St. Louis	Jennifer Green	Phoenix
Hugo Chinchay	Redlands, CA	Jennifer Hupke 🏠	Milwaukee
Irene Ryn	San Luis Obispo, CA	Jennifer L. Ferrick	Erie, PA
Isela Felix	Phoenix	Jennifer O'Brien	Louisville, KY
Israel Gutierrez 🏠	Austin, TX	Jennifer Stauter and Matt Kornstedt 🏠	Madison, WI
Jackie Mack 🏠	Evanston, IL	Jennifer Stojanovich	Clayton, CA
Jacob Wernitznig	Houston	Jeremy Dawson 🏠	Bowling Green, KY
Jacqueline Rowell	Walnut Creek, CA	Jeremy Fretwell 🏠	Fort Walton Beach, FL
Jake Bond	Seattle	Jeremy Larsen	Dallas
Jake McEntire	Ogden-Clearfield Metro Area, UT	Jerome Dorsey	Sarasota, FL
Jake Rivard	Chisago County, MN	Jerome Stephenson	Columbus, MS
James Gaze	Rochester, NY	Jerri Szach 🏠	Tucson, AZ
James J. Brunswick 🏠	Grand Junction, CO	Jese Gonzalez	El Paso, TX
James J. Frank	Chicago Metro Area	Jessica Boswell	West Hartford, CT
James Johnson	Stockton, CA	Jessica Johnson	Dallas
James Land 🏠	Amarillo, TX	Jessica Layser 🏠	Langhorne, PA
James Melendy	Phoenix	Jessica Mace	Knoxville, TN
Jamie Estes	Jefferson City, MO	Jessica Omelian 🏠	Portland, OR
Jane Walters	Fairfield County, CT	Jessica Rudnitski	Blaine, MN
Janelle Rawlston	Dallas	Jessica Wilson	Boerne, TX
Janet McQuagge 🏠	Orlando, FL	Jill Parise	Tulsa, OK
Jarred Duncan	Walton, GA	Jill Robinson 🏠	South Bend, IN
Jasmine G. Gasilos	Lihue, HI	Jill Schmit	Green Bay, WI
Jason Bagley	Fort Worth, TX	Jill Taylor 🏠	Milford, CT
Jason Ellsberry	Charlotte, NC	Jim CLauser	Athens, GA
Jason Tompkins	Austin, TX	Jim Serino	Lowell, MA
Javier Matallana 🏠	Union County, NJ	Jimmy Grappone 🏠	Charlotte, NC
Javier Rojas	Ocala, FL	Jo Lavey	Portland, OR
Jean Gauvin	Volusia County and DeLand, FL	Joan Eisenberg	West Windsor, NJ
Jeanette Wayland	Irvine, CA	Joan Gillham	Porterville, CA
Jeanne Beckley	Thornwood, NY	Joan Newton	St. Louis
Jeanne McLoone-Johnson	Scottsdale, AZ	Joanetta Williams	Hattiesburg, MS
Jeavon Shegal 🏠	Roselle, IL	Joanne McCoy 🏠	Lincoln, NE
Jeff C. Jacobs	Dallas-Fort Worth	Jodie Ridderhoff	Schererville, IN
Jeff Farris	Atlanta Metro Area and Newna, GA	Jody Saunders 🏠	Watkins Glen, NY
Jeff Huss 🏠	West Chester, PA	Joe Epifanio 🏠	Naples, FL
Jeff Kessler	Toledo, OH	Joe Polyak	San Mateo, CA
Jeff Mayernik	Bend, OR	Joe Tosco	Collegeville, PA

Name	Primary market	Name	Primary market
Johana Story 🏠	Prince George, VA	Justin Smith 🏠	Coachella Valley and Palm Springs, CA
Johanne Holton	Orlando, FL	Justin White	Northern Atlanta
John Blouin	Augusta, ME	Justine Navarre	Livonia, MI
John Cirignani	Orange County, CA	Karalyn Hoefer	Lincoln, NE
John Dirgo Deweese	Aberdeen, WA	Karen Bolt 🏠	Seneca, SC
John G. Susani 🏠	Paterson, NJ	Karen M. Riscinto	Orlando and Lake County, FL
John Goga	Inland Empire, CA	Kari Blevins 🏠	Muncie, IN
John Horvath	Old Bridge, NJ	Kari Rucker	Paragould, AR
John Leggs	Dallas	Karyn Hamilton	Dallas-Fort Worth
John Moses	Pittsburgh	Kat Shimer	Naples, FL
John P. Bulman	Melrose, MA	Katerra Godbee	Augusta, GA
John Pellow	Northeastern Oklahoma	Katheryn DeClerck	Hudson Valley, NY
John Rice 🏠	Chicago suburbs	Kathryn Davis	Shreveport and Bossier, LA
John Roberts	Vero Beach and Sebastian, FL	Kathryn Weber	Phillipsburg, NJ
John Sieling	Portland Metro Area, OR	Kathy Holden 🏠	Ft. Bragg, NC
Johnny Royall	Clemmons, NC	Kathye Warfield 🏠	Pearland, TX
Johnny Volmy	West Palm Beach, FL	Katie Butler	Sacramento, CA
Jon Bentley	Georgetown, KY	Katie Westhara	Middleton, ID
Jon Ellen Snyder 🏠	Bozeman, MT	Kay Chafton 🏠	Jacksonville, FL
Jon Snow 🏠	Fredericksburg, VA	Keli McCall 🏠	Laguna Woods and Mission Viejo, CA
Jonathan Owens	Raleigh, NC	Kelley DuHain	Sacramento, CA
Jose Gilberto Ramirez	Los Angeles	Kelly Dorethy	Tulsa, OK
Josey (J.D.) Adams	Billings, MT	Kelly Gaitten	Leesburg, VA
Josh Finigan	Charlotte, NC	Kelly Hollowell 🏠	Chesapeake, VA
Josh Jerman	Wailea, HI	Ken M. Mucha	Bend, OR
Josh Voyles	St. Louis	Kendra R. Sanders	Kennesaw, GA
Josie Morrison 🏠	Chicago suburbs	Kent Brostroem	Orange County, CA
Joye Norwood	Jackson, MS	Kerri Manig	Thermopolis, WY
Juanita McClusky	Atlanta Metro Area	Kerry Maxwell	Long Beach, CA
Jude Hodge 🏠	Brookings, OR	Kevin Bartlett	Fort Myers, FL
Judith L. Richard	Concord, NH	Kevin Cooper 🏠	El Paso, TX
Judy and Dave Smith	Graford, TX	Kevin Cooper 🏠	Elk Grove, CA
Jules G. Etes	Guilford, CT	Kevin Green	Portland, OR
Julia Alexander	Mundelein, IL	Kevin Rhoades 🏠	Tulsa, OK
Julia Seglund	Montrose, CO	Kevin Silverstein	San Diego
Julie A. Sonner	Amsterdam, NY	Kiki Hou	Austin, TX
Julie Harman	Kansas City, MO	Kim Batterman 🏠	Appleton, WI
Julie Hribar	Kalamazoo, MI	Kim Blasko	Canfield and Austintown, OH
Julie Littlefield	Syracuse, NY	Kim Byrd	Arkadelphia, AR
Julie Lunn	Denver	Kim Llewelyn 🏠	Oklahoma City
Julie Munchel	Harford County, MD	Kim Stephenson	York, PA
Julie Snelson	Cody, WY	Kim Thompson	Cartersville, GA
Julie Trunzo	Denver	Kimberly Grover	Milford, PA
Julio Leonardo	Boca Raton, FL	Kimberly Kelly	Celina, TX
Julio Suarez	Miami	Kimberly OBrien	Northeast Atlanta Metro Area
Justin Bonney	Los Angeles and San Fernando Valley, CA	Kirk Macklem	Colorado Springs, CO

Name	Primary market	Name	Primary market
Kristen McMurray	Atlanta	Kristen McMurray	Atlanta
Kristen Ruggiero 🏠	Cape Cod, MA	Kristen Ruggiero 🏠	Cape Cod, MA
Kristen Valade	Fenton, MI	Kristen Valade	Fenton, MI
Kristi Navarre	Villa Rica, GA	Kristi Navarre	Villa Rica, GA
Kristin Graves	Bergen County, NJ	Kristin Graves	Bergen County, NJ
Kristina Horning	Portland, OR	Kristina Horning	Portland, OR
Kristina Vanderpool 🏠	Apple Valley, CA	Kristina Vanderpool 🏠	Apple Valley, CA
Kristine Wiese	Martinsburg, WV	Kristine Wiese	Martinsburg, WV
Kristy Buck	Shelton, WA	Kristy Buck	Shelton, WA
Kristy Thompson	Louisville Metro Area, KY	Kristy Thompson 🏠	Louisville Metro Area, KY
Kristyn Martin 🏠	Waynesboro, PA	Kristyn Martin	Waynesboro, PA
Kyle Fagen	Elk River, MN	Kyle Fagen	Elk River, MN
Kyle Sheerin	Grand Rapids, MI	Kyle Sheerin	Grand Rapids, MI
Lana Erickson	Chicago	Lana Erickson	Chicago
Lana Soileau 🏠	Lafayette, LA	Lana Soileau 🏠	Lafayette, LA
Larry Bammer	Laguna Hills, CA	Larry Bammer	Laguna Hills, CA
Larry Brzostek	Sarasota, FL	Larry Brzostek	Sarasota, FL
Lars Nordstrom	Orange County, CA	Lars Nordstrom	Orange County, CA
Laura A. Miller	Kansas City, MO	Laura A. Miller	Kansas City, MO
Laura Lanzone 🏠	San Francisco	Laura Lanzone 🏠	San Francisco
Laura MacDonald	Corpus Christi, TX	Laura MacDonald	Corpus Christi, TX
Laura Mauelshagen 🏠	Denton, TX	Laura Mauelshagen 🏠	Denton, TX
Laura McKenna 🏠	Concord, MA	Laura McKenna 🏠	Concord, MA
Laura Simmons	Greenville, SC	Laura Simmons	Greenville, SC
Laura Yandell 🏠	Houston	Laura Yandell 🏠	Houston
Laurel Davies 🏠	Sacramento, CA	Laurel Davies 🏠	Sacramento, CA
Lauren Collier	Colorado Springs, CO	Lauren Collier	Colorado Springs, CO
Lauren Wyatt	Columbus, OH	Lauren Wyatt	Columbus, OH
Laurie Reveley	Detroit Metro Area	Laurie Reveley	Detroit Metro Area
Lea Spall	Phoenix	Lea Spall	Phoenix
Leah Marable	Chicago	Leah Marable	Chicago
Lee Ernst	Scottsdale, AZ	Lee Ernst	Scottsdale, AZ
Lee Joseph	Worcester, MA	Lee Joseph	Worcester, MA
Leigh Ann Simpson	New Bern, NC	Leigh Ann Simpson	New Bern, NC
Les Christensen	Wilmington, NC	Les Christensen	Wilmington, NC
Leslie Carver 🏠	Henderson, NV	Leslie Carver 🏠	Henderson, NV
Letrissa Frieson 🏠	McDonough, GA	Letrissa Frieson 🏠	McDonough, GA
Libby Sosinski 🏠	Pittsburgh	Libby Sosinski 🏠	Pittsburgh
Lina Kriva	Boston Metro Area	Lina Kriva	Boston Metro Area
Linda Cirrone	Osterville, MA	Linda Cirrone	Osterville, MA
Linda Freudenthal	Wautoma, WI	Linda Freudenthal	Wautoma, WI
Linda Muraski 🏠	Glastonbury, CT	Linda Muraski 🏠	Glastonbury, CT
Lindsay Matthews	Westchester County, NY	Lindsay Matthews	Westchester County, NY
Lindsay Voss	Orlando, FL	Lindsay Voss	Orlando, FL
Lisa B. Ledet	Metairie, LA	Lisa B. Ledet	Metairie, LA
Lisa Candella-Hulbert	Princeton, NJ	Lisa Candella-Hulbert	Princeton, NJ

Name	Primary market	Name	Primary market
Lisa Ellis	Raleigh and Durham, NC	Marty Lanzino	Anne Arundel County, MD
Lisa Molinelli	Long Island, NY	Mary Jackson	Concord, NH
Lisa Paulette	Boston Metro Area	MaryAnn Mason	Cape May, NJ
Lisa Torres	Sacramento, CA	Matt Davies 🏠	Orlando, FL
Lisa Wildenberg	Chattanooga, TN	Matt Davis	Battle Creek, MI
Logan Abrams 🏠	Charlotte, NC	Matt Harber 🏠	Tacoma, WA
Lorena Prado R.	Orangevale, CA	Matt R. Inouye	Owasso, OK
Loretta Leibert 🏠	Reading, PA	Matthew Le Baron 🏠	Nampa, ID
Lori Cruz Pagan Lambert	Fayetteville, NC	Matthew Macaulay	Chattanooga, TN
Lori Hooper	East Liverpool, OH	Matthew Miller	Los Angeles
Lori Lynn 🏠	Columbus, OH	Matthew Potter	Phoenix
Lori Powers	Kalamazoo, MI	Matthew Tulley	Boston
Louann Lancaster	Greenville and Washington, NC	Mechelle Kuld 🏠	Salisbury, NC
Louis Lee	Houston	Megan Bennett	Dallas-Fort Worth
Louise Juracek 🏠	Bakersfield, CA	Melanie White	Houston Memorial Area
Lucretia Griffin	Santee, SC	Melda Pajazetovic	Tampa Bay, FL
Luis Chevere	Tampa, FL	Melissa Bailey	Phoenix
Luis Lerma	El Paso, TX	Melissa Mayer	Canton, MA
Luke Clay	Alliance, OH	Melissa Orr	Victoria, TX
Luly Benavides Jones	Humble and Atascocita, TX	Melissa Roybal	Folsom, CA
Lyn Miller	South Florida	Melissa Tucci 🏠	San Diego
Lynn Angelo	Hudson Valley, NY	Melody Hendrickson	Brookfield, WI
Lynn Moore 🏠	Boise, ID	Merle Unruh	Hamilton, MT
Lynne Logan 🏠	Amherst, NY	Mia Harris	Suwanee, GA
Maggie Terry 🏠	Louisville, KY	Michael Dorney	Bethlehem, PA
Maggy Calhoun	Atlanta	Michael Dukes	Chicago
Malysa White	Longview, TX	Michael Dunstan	Wappingers Falls, NY
Mani Raveendran 🏠	Dallas	Michael Greer	Tampa, FL
Manly Cazedessus	Covington, LA	Michael Hartke 🏠	Buffalo, NY
Maria DePasquale 🏠	Princeton, NJ	Michael Jabick 🏠	Fairfield, CT
Maria Raymer 🏠	Ponte Vedra, FL	Michael Jones	Cleveland
Marian VannEgas	Southbury, CT	Michael K. Storm	Greensboro, NC
Marianne & Will Prendergast	McLean and Great Falls, VA	Michael Klein	Hoboken, NJ
Maribel V. Frey 🏠	San Antonio	Michael Klinger	Las Vegas
Marilyn Lusher	Waterford, CT	Michael Ramos 🏠	Silicon Valley, CA
Mario Papadhopulli	Milwaukee	Michael Russo 🏠	Providence, RI
Marisa Volpini	Boardman, OH	Michael Smith 🏠	New Jersey Shore Area
Marisol Otanez	Whittier, CA	Michael Waldman	Menifee, CA
Mark Boyland 🏠	Bedford, NY	Michael Winger	Sarasota, FL
Mark Otis	Berkeley, CA	Michael Wood 🏠	Reno, NV
Mark Sanders	Athens, GA	Michael Young 🏠	San Francisco Bay Area
Mark Shea	Fort Collins, CO	Michele Burriss	Chapel Hill, NC
Mark Slade 🏠	Maplewood, NJ	Michele Cervenak	Dallas
Marshall Dines	Petoskey, MI	Michelle Gallant	Roseville, CA
Martin Luna 🏠	Asheville, NC	Michelle Grant	Torrington, CT
Marty Griffith	Oakland, CA	Michelle Gurrera	Wilmington, NC

Name	Primary market	Name	Primary market
Michelle Nell	Phoenix Metro Area	Patsy Whitney	Hingham, MA
Michelle Senechal	Seattle	Patti Neal	Midland, MI
Michelle Terry 🏠	Boston Metro Area	Paty Zavala	El Paso, TX
Mike Cirillo 🏠	Huntingdon Valley, PA	Paul Caruso	Las Vegas, Henderson, and Summerlin, NV
Mike Konopik	Whidbey Island, WA	Paul Cote	Londonderry, NH
Mindy Rampa	Chicago suburbs	Paul F. Callens	Brookings, OR
Miranda O'Callaghan	Spokane, WA	Paul Harsch	Williamstown, MA
Missy Stagers	San Antonio	Paul Haworth	Fresno, CA
Misty Bacon	Houston	Paul Kennell	Houston
Moira Feely-rekus	Port St. Lucie, FL	Paul Lamastra 🏠	Scotch Plains, NJ
Monica Acevedo 🏠	McAllen, TX	Paul Mackay	Renton, WA
Monica Colville	Bellingham, WA	Paul Smith	El Paso, TX
Montell Johnson	Sacramento, CA	Paula Fahy Ostop	Greater Hartford, CT
Morris Lucas	Indianapolis	Peggy Vanhamme	Kansas City, MO
Myka Geary	Elizabethtown, KY	Peggy Wester	Grafton, WI
Myrna Triolo	Jefferson County, CO	Penny Lind 🏠	Rapid City, SD
Nancy Cuddihy	Downriver, MI	Pete Correa 🏠	El Paso, TX
Nancy Rogers 🏠	Lowell, MA	Phi-Van Cherry	Greenville, SC
Nathan Crumb	Denver	Phillip Young 🏠	St. Louis
Nichole Kammers	Carmel, IN	Pina Nazario 🏠	Clifton, NJ
Nichole McDade	Reno, NV	Quivari Jackson	Cincinnati
Nick Delis	Burlingame, CA	Rachel Beavers	Austin, TX
Nick Mazzilli	Charleston, SC	Rachel Cochran	Mississippi Gulf Coast
Nicola Friedman	Kingston, NY	Rachelle Presswood	Fort Collins, CO
Nicole Osstifin	Toledo, OH	Ralph Magin	Miami
Nikki Lagouros 🏠	Reston, VA	Rama Mehra	San Ramon, CA
Nikki Williams 🏠	Statesboro, GA	Randall Zakrajsek 🏠	Grand Rapids, MI
Nilda Bozan	Hickory, NC	Randy Courtney 🏠	Scottsdale, AZ
Nisreen Hawley	Sedona, AZ	Randy Hall	Longview, WA
Noah F. Herrera	Las Vegas	Randy Haufe	Williamsburg, VA
Noel Russell	Knoxville, TN	Rebecca Entwisle	Allentown, PA
Noelle Micka	Placer County, CA	Rebecca Morgenegg	Denver
Nolan Vance 🏠	Seattle	Rebecca Quick	Jacksonville, NC
Noreen Callahan	Beach Haven, NJ	Rebecca Tomac	Midland, MI
Norma James 🏠	Albemarle, NC	Rhonda Krebs	Central Indiana
Olivia Russell	Georgetown, SC	Rhonda Maehl 🏠	Magalia, CA
Oscar Cruz	Houston	Ricardo Ramos 🏠	El Paso, TX
Pamela Lewis	Charleston, WV	Rich Degory	Stafford, VA
Pamela Starnes	Portland, ME	Rich Reed	Bethlehem, GA
Pamela Willard 🏠	Vernon, NJ	Rich Sosa	Reading, PA
Pat Tasker 🏠	Germantown, WI	Rich Webb	Levittown, PA
Patrica Settar	Mullica Hill, NJ	Richard Adamski 🏠	Middlesex County, NJ
Patricia Billings Malone	Los Angeles	Richard Dunk 🏠	Suring, WI
Patricia Bush Slater	Warner Robins, GA	Richard Froehlich 🏠	Hudson Valley, NY
Patrick Goswitz	Knoxville, TN	Richard McKinney	Port St. Lucie, FL
Patrick Rogers	Richmond, VA	Rick J. Bauer	Waterloo, IA

Name	Primary market	Name	Primary market
Rick Thomas	Pueblo, CO	Ryan Shakofsky	St. Louis
Rick Trevino	Houston	Ryan Wheeler	Bossier City, LA
Rick Wills	Savannah, GA	Rylan Pinarelli	St. George, UT
Rickey Mathis Jr.	Peoria, IL	Sam Lepore 🏠	Southern New Jersey
Rima Cole 🏠	Crestview, FL	Sandi Reed	Kansas City, MO
Rita Neri 🏠	Glen Ellyn, IL	Sandra Brandon	Little Rock, AR
Rita Pettinaro	Rochester, NY	Sandra Fernandez	Miami
Rob Nichols	Outer Banks, NC	Sandra Hanby 🏠	Lacey, WA
Rob Roham	Silicon Valley and San Jose, CA	Sandra Lopez	Chicago
Rob Turchetta	Greenville, SC	Sandy Minor	Atlanta
Robb Bergman	Downriver, MI	Sanja Hunt	Iowa City, IA
Robby Cavinder 🏠	Burlington, NC	Sara Dreyer 🏠	Menomonee Falls, WI
Robert Brown	San Antonio	Sarah Heathcock	Memphis, TN
Robert Dombrowsky 🏠	Paramus, NJ	Sarah Jones	Charlevoix, MI
Robert Pickles 🏠	Hampton Roads, VA	Sarah Wood 🏠	Jacksonville, FL
Robert Pierscinski	Lexington, SC	Saralynn Garcia	Laredo, TX
Roberta Jenkins	Las Vegas	Scott Burke	Denver
Roberta Smith	Liverpool, NY	Scott Crawford	Lomita, CA
Roberta Wilber 🏠	Atlanta	Scott Freeman 🏠	Kintnersville, PA
Roberto Pilato	San Diego	Scott Gleason	Westfield, NJ
Robin Durel	New Orleans	Scott Henson	Detroit
Robin Hess	Brunswick County, NC	Scott Henson	Detroit Metro Area
Robin L. Delaney	Shrewsbury, MA	Scott Jauregui	San Antonio
Robin Taylor	Pittsburgh	Scott Martin	New Haven, CT
Robin Young	Pleasanton, CA	Scott Talley	Athens, GA
Robynne Whitaker 🏠	Medford, OR	Sean Anderson 🏠	Atlanta
Rodney Moser	Salt Lake City	Sean Ring	Denver Metro Area
Roland Castillo	Austin, TX	Serena Weiny	Nashville, TN
Roland Rasos	Houston	Seth Sorensen	Parker, CO
Ron Bruce 🏠	Mullica Hill, NJ	Shana Kounse	San Antonio
Ron Howard	Baltimore	Shana Lundell	Cape Cod and Plymouth, MA
Ron McCall	Yelm, WA	Shane Andersen	Brookings, SD
Ron Odom	Laurel and Waynesboro, MS	Shane Bell	Kansas city, KS
Rona Asman	Cleveland	Shane Hunter	Salem, OR
Rona Port 🏠	Sebring, FL	Shannon Clark 🏠	Towanda, PA
Ronald Grout 🏠	Fairborn, OH	Shannon Cook	Johnstown, OH
Ronald Halcrow	Santa Clarita, CA	Shannon Lockamy	Raleigh, NC
Rosa Andersen	Darien, IL	Shariah Gabel	Billings, MT
Rose Tibbles	Rosemarie Tibbles, MI	Sharon Armstrong	Fredericksburg, TX
Roy Widing	Portland, OR	Sharon Armstrong	Long Beach, CA
Ruben Nazario	Manahawkin, NJ	Shaunna Overman 🏠	Greensboro, NC
Ruby Morales	San Antonio	Sheila Scott	Edwardsburg, MI
Russie Weidl 🏠	Orlando, FL	Shellee Guinta 🏠	Port Charlotte, FL
Ruthellen Ondrus	Northwest Ohio	Shelly Beauchamp	Ada, OK
Ryan Gresham	Iodi, CA	Sheree Mauro	Klamath Falls, OR
Ryan Hvizda	Manchester, NH	Sheri Long	Ocala and Marion County, FL

Name	Primary market	Name	Primary market
Sherry Doyle	Oklahoma City	Sherry Doyle	Oklahoma City
Sherry Nowak Cascini 🏠	Canandaigua, NY	Sherry Nowak Cascini	Canandaigua, NY
Sherry Wiggs	Westchester County, NY	Sherry Wiggs	Westchester County, NY
Simon Irish	Fargo, ND	Simon Irish	Fargo, ND
Sir Toledo	Sacramento, CA	Sir Toledo	Sacramento, CA
So Yong Yu	Killeen, TX	So Yong Yu	Killeen, TX
Sonia Castro	Allentown, PA	Sonia Castro	Allentown, PA
Sonja Bush	Mammoth Lakes, CA	Sonja Bush	Mammoth Lakes, CA
Stacey Glenn	Fort Myers, FL	Stacey Glenn	Fort Myers, FL
Stacy Belmontes	Austin, TX	Stacy Belmontes	Austin, TX
Stephanie Gurden-Lavelle	Puyallup, WA	Stephanie Gurden-Lavelle	Puyallup, WA
Stephanie Holladay	Harrisburg, PA	Stephanie Holladay	Harrisburg, PA
Stephanie Somers	Philadelphia	Stephanie Somers	Philadelphia
Stephen Christie 🏠	Westlake Village, CA	Stephen Christie	Westlake Village, CA
Steve Albin	Knoxville, TN	Steve Albin	Knoxville, TN
Steve Clark 🏠	Hamilton County, IN	Steve Clark	Hamilton County, IN
Steve Derrig 🏠	Silverdale, WA	Steve Derrig	Silverdale, WA
Steve Goss	Torrington, WY	Steve Goss	Torrington, WY
Steve Maurer 🏠	Danville, CA	Steve Maurer	Danville, CA
Steve Mortensen	Orange County, CA	Steve Mortensen	Orange County, CA
Steve Rowe	Charleston, SC	Steve Rowe	Charleston, SC
Steve trumbo	Livermore, CA	Steve trumbo	Livermore, CA
Steve Wendling 🏠	Tucson, AZ	Steve Wendling	Tucson, AZ
Steven Green	San Fernando Valley, CA	Steven Green	San Fernando Valley, CA
Steven Huang	San Francisco	Steven Huang	San Francisco
Steven Kilgore	San Diego	Steven Kilgore	San Diego
Steven Merlo	Bridgewater, NJ	Steven Merlo	Bridgewater, NJ
Steven Padilla 🏠	Downey, CA	Steven Padilla	Downey, CA
Steven Reese	Charlottesville, VA	Steven Reese	Charlottesville, VA
Steven Schmidt 🏠	Dover, DE	Steven Schmidt	Dover, DE
Steven Szymczak	Tucson, AZ	Steven Szymczak	Tucson, AZ
Sue Meierotto	Seattle	Sue Meierotto	Seattle
Sue Rodgers	Greensburg, PA	Sue Rodgers	Greensburg, PA
Susan Brownlie	Monterey, CA	Susan Brownlie	Monterey, CA
Susan Chace	Newport Beach, CA	Susan Chace	Newport Beach, CA
Susan Chipman 🏠	Huntsville, AL	Susan Chipman	Huntsville, AL
Susan Fixsen 🏠	Morgan Hill and Hollister, CA	Susan Fixsen	Morgan Hill and Hollister, CA
Susan Goldthorp	Titusville, FL	Susan Goldthorp	Titusville, FL
Suzanne Martin	Orlando, FL	Suzanne Martin	Orlando, FL
Suzanne Rieter	Arlington, TX	Suzanne Rieter	Arlington, TX
Sylvia "Elsie" Foster	Waianae, HI	Sylvia "Elsie" Foster	Waianae, HI
Sylvia Humphreys	Alamogordo, NM	Sylvia Humphreys	Alamogordo, NM
T. Wayne Cole	Phoenix	T. Wayne Cole	Phoenix
Talbert Bryan	Great Falls, MT	Talbert Bryan	Great Falls, MT
Tami Shipley Govreau	Houston	Tami Shipley Govreau	Houston
Tammy Garling 🏠	Escanaba, MI	Tammy Garling	Escanaba, MI

Name	Primary market	Name	Primary market
Tammy Kennedy	Statesville, NC	Tona Byrd	McDonough and Fayetteville, GA
Tammy Lyne	Pinehurst, NC	Tony Apa	Portland, OR
Tammy Randles	New Orleans	Tony Duncan	Ludowici, GA
Tammy Rice 🏠	Tulsa, OK	Tony Ngai	Silicon Valley, CA
Tania Grady	Destin, FL	Tony Zowd 🏠	Sykesville, MD
Tanya Kelly	Raleigh, NC	Tonya LaBonte	Guyton, GA
Tasha Baza	San Francisco Bay Area	Traci Butler	Danville, CA
Tawana Rice	Winston-Salem, Raleigh and Charlotte, NC	Tracy McEachern	Ocala, FL
Teal Clise	Baltimore	Tracy Neri	Wildwood Crest, NJ
Terah Ruiz	Payson, AZ	Travis Moddison	Grants Pass, OR
Teresa Cowart	Savannah, GA	Trudy Schoenborn	New Braunfels, TX
Teresa Sartin	The Woodlands, TX	Ty Van Dyke 🏠	Flagstaff, AZ
Teresa Young	Cleveland	Tyler Bergman	Hilo, HI
Teri Pacitto	Thousand Oaks, CA	Tyler Coleman-Dittrich	Lansing, MI
Terra Beaver	South Central Wisconsin	Tyson Lynch	Salem, MA
Terri O'Neill	Klamath County, OR	Valerie L. Burnett	St. Simons Island, GA
Terri Whitten 🏠	Poplar Bluff, MO	Vera Grill	Collegeville, PA
Terry King	Huntsville, AL	Vicki F. Moore	Ocala, FL
Terry Lynn Fisher	Highland County, OH	Victoria Dimataris	Sacramento, CA
Teryn Walker	Temecula, CA	Victoria Payne	Central Georgia
The Albertson Team	Upstate South Carolina	Wade Covington 🏠	Lake Ozark, MO
The Hawkins Group	Kansas City Metro Area, KS	Walter Grewe	Roanoke, VA
Thomas Bohlmann	Raleigh, NC	Warren Bonett	Orlando, FL
Thomas Forcella	Fort Lauderdale, FL	Wendy Bland	Phoenix
Thomas Greer	Philadelphia	Wendy Esker	Central Ohio
Thomas Hennessy 🏠	Yonkers, NY	Wendy Kime	Detroit Metro Area
Tiffany Bean	Houston	William Alt 🏠	Las Vegas
Tiffany Torgan	La Jolla, CA	William Barker	Omaha, NE
Tika Herritz	La Crosse, WI	William Deere	Westminster, Thornton, and Brighton, CO
Tim Freund	Westlake Village and Thousand Oaks, CA	Wilson Jim	Indianapolis
Tim McCubin 🏠	Houma, LA	Winter Hardin	Gatlinburg, TN
Tim Ray 🏠	Kansas city, KS		
Timothy Schutte 🏠	Des Moines, IA		
Timothy Sojka 🏠	Houston		
Tina Brannen 🏠	Jacksonville, NC		
Tito Micucci	Johnson City, TN		
TJ Shimek	Glen Arbor, MI		
Todd Armstrong	Little Rock, AR		
Todd Furlow	St. Louis		
Todd Jeskulski	Loveland, CO		
Todd P. Sargent 🏠	New Milford, CT		
Todd Stone 🏠	Grand Rapids, MN		
Tom Barron	Newnan, GA		
Tom Carris	Chicago		
Tom Krieger	Tucson, AZ		
Tom Mooney	Baltimore		

About HomeLight

HomeLight is building the future of real estate — today. Our vision is a world where every real estate transaction is simple, certain, and satisfying for all.

The best real estate agents rely on HomeLight's platform to compete and win — and ultimately deliver better outcomes to homebuyers and sellers during every step of the real estate journey, whether that's enabling an all-cash offer, unlocking liquidity of their existing home to buy a new one, or creating certainty through a modern closing process.

Each year, HomeLight facilitates billions of dollars of residential real estate business on its platform for thousands of agents.

Founded in 2012, HomeLight is a privately held company with offices in Scottsdale, San Francisco, New York, Tampa, and Seattle, with backing from prominent investors including Zeev Ventures, Menlo Ventures, Group 11, Crosslink Capital, Bullpen Capital, Montage Ventures, STCAP, Citi Ventures, Google Ventures, and others.

